

Name or Organization

Industry

Other: Manufacturing/Infrastructure

Country

United States of America

State

Nevada

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The concept of generating funds/currencies after the trillion dollar mark.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Turning gas/oil measurements digital.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Good question. Currently, the United Nations' board committee are amongst a house divided.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Sure. In lament terms, invest in some type of extended warranty network/coverage.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

See question's above answer.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

No in some cases it can create bottle necks/retention.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No, some type of tier level to organize such levels, quarterly for example.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Tech/Infrastructure/Manufacturing/Applied Sciences...etc.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Yes, if they have an user-end type of monitoring.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Jonathan Marginson

Industry

Individual

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

"A general-purpose CBDC would generate data about users' financial transactions in the same ways that commercial bank and nonbank money generates such data today. In the intermediated CBDC model that the Federal Reserve would consider, intermediaries would address privacy concerns by leveraging existing tools." What happens with this data?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

85% of Americans do not own, have an understanding of or interest in cryptocurrency so, probably negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would grant the Federal Reserve the ability to do whatever it pleases.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Given the following question it would seem you already think it could adversely impact the financial sector.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The cons of the CBDC outweigh its pros.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

The use of cash should not decline or be impeded.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The continued development of cryptocurrency, NFTs, etc.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should not.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

By not proceeding with them.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I find it troubling that anonymous financial activity isn't something you're interested in.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

By digitizing the dollar, integrating with ID verification software you're creating barriers between people and their money. Concerns already exist about additional barriers being implemented via such software to encourage certain behaviors, let alone concerns the Federal Reserve would have direct access to your wallet.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Jon Schubert

Industry

Other: Student

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The adoption of cryptocurrency as a means of stability in countries with a hyper inflated currency, in relation to the USD.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A digital currency, pegged to the USD, as a means of payment would drastically reduce carbon emissions from production of paper money. It would also be an effective mediator between viral contractions.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I believe it to be beneficial to inclusion

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would increase employment with instant gratification of transferrance of pay.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

By being able to review transactions on the blockchain, a more transparent currency would create trust in the monetary system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Issuance is easier to generate versus paper products.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

FDIC insurance on deposits with digital currency

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, for the baby boomers. Generation X onward adopted digital payment

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They will make their own CBDC variant regardless of Intermediation.

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

If ECB policy sways towards issuance. It may be the best interest of the United States to implement a digital currency in order to maintain stability of potential outflows.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Just make it insurable

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Transparency in blockchain transactions provides an advantage in anti-terrorism

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Being hacked or having counterfeit digital currencies made, similar to bank robberies and printing

14. Should a CBDC be legal tender?

Yes, to reiterate, a means to mitigate transferring viruses.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should be up to the depository institution to generate interest on digital checking/savings accounts.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

SEC/IRS/FINRA to name three for regulation

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, via touchless payments with phones or cards

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

An assurance token to be liquidated as collateral in case of failure of payment so the merchant is not harmed.

21. How might future technological innovations affect design and policy choices related to CBDC?

The adoption of blockchain as the de facto infrastructure for financial institutions

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Just put famous figures on the digital coins or create CBNFTs of treasuries Thanks for reading this.

Name or Organization

Diego Bojorquez,

Industry

Individual

Country

Mexico

State

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The main concern of a CBDC is not necessarily related to whether it increments adoption, transparency and ease of usage, but rather the ambiguity of monetary and fiscal policy going forward. To touch on such issue, and leveraging the digital nature of a CBDC, instruments such as voting rights could be implemented to allow citizens have a voice on monetary and fiscal policy before it is implemented (and potentially affecting the value of a CBDC unit).

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC reduces the cost of implementing new monetary policies such as the creation of new units. Although the cost is already relatively low, there is a higher incentive and lack of accountability to create new "digital dollars" without the awareness of its users.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. A CBDC does not solve the underlying issue of monetary and fiscal instability. It is only digitizing an existing monetary structure, which is independent for each country. The real issue is laying out a clear strategy to attack this issue, whether it is digital or not.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Pseudonymity such as digital signatures and hashing can address this problem. Wallets and signatures are linked to a valid identity only for the government institutions that should necessarily have access to this information, but it is unknown to the general public.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes, as long as it is pegged to the underlying asset and there is transparency and it is auditable.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

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21. How might future technological innovations affect design and policy choices related to CBDC?

It can affect the design in a positive way. The CBDC can be pegged to an underlying assets considered as hard money, such as Bitcoin. In the same way the US dollar was pegged to gold during the Gold Standard and Bretton Woods System, the CBDC could be pegged to Bitcoin either directly or indirectly as an underlying asset to serve as a base foundation to support monetary stability and reduce inflation.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Technology Company

Country

United States of America

State

California

Email

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Name or Organization

Industry

Country

United States of America

State

U.S. Virgin Islands

Email

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- 9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*
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 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

bentley hollingsworth

Industry

Individual

Country

United States of America

State

Arkansas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The main risk I see is that the United States will Not be as readily available to do sanctions on other countries. It appears that sanctions is part of the US diplomatic DNA

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

positive for inclusion

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

a CBDC would help facilitate both

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

i think it would be positive for stability

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

financial sector could be tricky. Someone is going to be between the stakeholder and the Fed. The financial institutions would be logical for inclusion

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

i have no problem with a decline in the use of cash. Maybe help with the non taxed underground economy

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

China is already ahead. Either we do a CBDC or the USD will not be the reserve currency of the world

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No Should not pay interest

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

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Name or Organization

Daran

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Since 2018 we've had Snowden revelations + Trump, Brexit + record deficits & government waste + increasing polarization (but always bigger government) + top to bottom institutional failure on COVID. Meanwhile building in crypto is in forward progress. But 2020 marked a turning point in adoption & WAGMI (We are going to make it) conviction. The world woke up to inflation risk + people saw big tech censorship and data centralization problems + DeFi became a credible alternative to big banks + blockchains started to get scalable. WITHOUT gov't, we've got well-functioning, resilient global markets that trade and process transactions 24/7 + Alternatives to the tech and media monopolies + emerging opt-in governance models and (soon) well populated metaverses From scratch in just a decade. Crypto has created new financial primitives, governance standards, community ownership models, & computing platforms in just a decade. **It is almost unstoppable tech that can solve many of the problems of big gov't, central banks, big tech largesse. It's the "exit" party.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

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Name or Organization

Spencer S

Industry

Other:

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Unforeseen network/technology risks such that would render the payment system inoperable.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC would increase access to USD and allow the nation to leverage technology infrastructure to increase USD value.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

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-

Name or Organization

James Hughes

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that a Federal Reserve issued CBDC is an important tool for our United States National Security. As countries like China, Russia and the EU move rapidly ahead of us on innovation in the cryptocurrency field, we are simply falling behind. The CBDC should have the following attributes that reflect the values of the United States. 1. The ledger should offer reasonable privacy. The ledger address for each wallet should not be public and should only be shared with government agencies that have a legal need to know or a warrant. (Privacy) 2. The ledger should be carbon neutral or near neutral. Proof of Work ledgers should not be considered for this purpose. We should keep our government as Green as possible. (Environment) 3. Wallets should be offered to each and every US citizen through a mechanism like the US Post office as most small towns have a post office. (Accessibility) 4. The CBDC should be legal tender, but not the only legal tender. Citizens should have a choice of using the Fed CBDC or an alternative Treasury issued CBDC or even a private bank issued stablecoin CBDCs. Cash should not go away. (Freedom of Choice) 5. The Fed CBDC should not be revocable. In today's politically charged world, some banks have made the choice to de-platform people and businesses that have opposing political or personal views. The Fed CBDC should offer an alternative to banking that is not in a fragile state. (Equality) 6. The Fed should not use the attributes of a CBDC to issue monies that can expire or the Fed should not have the ability to take money from the individual wallets. (Confidence in Money)

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I think the CBDC is the best way forward for our monies.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, in a positive way. A lot of my family is still, today, in 2022 unbanked. A locally issued CBDC with zero banking costs, and no ability to go in to the negative would drastically improve the inclusion of people in this situation.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

1. Issuing monies directly to the public increases the velocity of that money. Direct, instant payments let suppliers create their product with the trust that they have been paid for their work where today's money can be revoked if paid on credit. Hopefully CBDC payments are final.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I do not know enough about the instabilities to have input on this subject.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I know enough about blockchain to know that it is more secure than the traditional IT systems in use.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

A solid public sector method of exchanging CBDC for cross border payments like what Ripple offers. Domestic transactions should be just as easy as international transactions.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. We should always have access to non-digital forms of currency.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Ripple has a great solution for this. Private stablecoins could use this option.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We should be the best. Offer the most privacy, the most stability and the most inclusiveness of all the CBDCs to encourage the continued dominance of the US Dollar on the international stage.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Keep politics out of monetary policy.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Private account information should be shared as needed. If a warrant is issued to gather information about an account, the information should have an expiration, and only the specifically legally required information should be shared. For instance, if the IRS has a warrant for account information for a private citizen, the warrant should specify the exact transaction, name, address, or other meta information to be provided. Nothing more, and nothing less. This can be achieved with Digital ID services like GlobalID.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The ledger should be public. Account information private. A public distributed ledger (Nodes in Post Offices) offers a strong cyber resiliency.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It should also not cost to have an account. Users should be able to transfer their funds to private interest paying accounts.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

We need private neutral firms to facilitate cross border payments. We also need banking or DeFi firms to facilitate utilities like loans, interest, and other finance based services. The Fed should be the issuer.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. For instance, an offline vending machine can confirm the payment information using the xPOP protocol. The person paying will need access to the internet, but the device or vendor does not need internet to validate the payment. For the instance where the consumer doesn't have internet, but the vendor does, they can have a card with their account information in a QR code, but they will need to enter their pin or password to the vendor to validate the purchase. I am not aware of anything that works with both parties offline except for cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Look at the XUMM app for an example of this at it's best.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Use the Interledger Protocol. It has the ability to access multiple payment platforms. (ILP) Mojoloop is an example of a system using ILP.

21. How might future technological innovations affect design and policy choices related to CBDC?

Maintain close relationships with the industry. Do not close off the cryptocurrency market by making private currencies like BitCoin, ETH or XRP illegal. Let consumers choose and the industry will continue to innovate.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Keep the US Constitution in mind and have the CBDC represent the best values the United States has to offer.

Name or Organization

Industry

Technology Company

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This White Paper is the Reason why Bitcoin was created You can't beat BTC

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

This White Paper is the Reason why Bitcoin was created You can't beat BTC

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

This White Paper is the Reason why Bitcoin was created You can't beat BTC

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

This White Paper is the Reason why Bitcoin was created You can't beat BTC

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

This White Paper is the Reason why Bitcoin was created You can't beat BTC

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

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9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

This White Paper is the Reason why Bitcoin was created You can't beat BTC

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

This White Paper and Government PRINTING non backed Dollars is the Reason why Bitcoin was created You can't understand BTC

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

This White Paper and Government PRINTING non backed Dollars is the Reason why Bitcoin was created You can't understand BTC

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

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This White Paper and Government PRINTING non backed Dollars is the Reason why Bitcoin was created You can't understand BTC

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This White Paper and Government PRINTING non backed Dollars is the Reason why Bitcoin was created You can't understand BTC

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This White Paper and Government PRINTING non backed Dollars is the Reason why Bitcoin was created You can't understand BTC

Name or Organization

Student

Industry

Academia

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risks: Breach of Constitutional Privacy - With this digital currency the government would be able to usurp freedoms without the knowledge/consent of the public. Hacking - the best E-Hackers and cybersecurity personnel don't work for the government. They work in the private sector. It is naive to think, given the governments track record, that it could ever be trusted to secure such an asset. Run on financial institutions - this one is nearly self explanatory. Easier movement internationally- this would provide a means to easily send funds overseas and thus remove money from our economy more easily. Government over reach - this far exceeds the mandate of the government - Life, liberty and the pursuit of happiness. The TLDR takeaway is - you're not capable, competent or innovative enough with enough speed to do such a thing.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

N/A

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

This is a non-topic. Anyone can get a bank account in the us. They don't need easy bank accounts. They need infrastructure and investment in impoverished communities.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't think this helps in any way to affect those goals.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Clearly my view is net negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely. We would begin to treat it as a second currency. Businesses could stop taking USD and say I only want CBDC. Further, it can be so easily faked. I would never trust it's value.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Non-implementation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Find a way to circulate cash. Solve problems and stop avoiding them.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They would be semi-difficult, as they should be.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We should not concern ourselves with decisions of other nations. That makes no sense. They are not our peers. We shouldn't think that way.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Now we're just back to currency.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

We already have credit cards

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Mark Jackson

Industry

Individual

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Loss of liberty and freedom.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Back our currency with gold and silver.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Too much government control.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

End the FED.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Crypto is like modern day tulip bulbs. I am disgusted that you are even floating this proposal.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

End the FED! We do not want a privately owned central bank.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

No reason to evolve.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

You are not the United States.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Don't care. Don't want it.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Don't want a CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Don't want a CBDC! You are illegitimate.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Too many questions.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Don't want a CBDC.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don't want a CBDC.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Don't want a CBDC.

21. How might future technological innovations affect design and policy choices related to CBDC?

End the Fed.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Do not try pulling this nonsense.

Name or Organization

Industry

Other: Legal

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One risk is that a private corporation has no constitutional right to change the current currency without a law that passes both houses of congress and the president signs off on.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Private

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risks of CBDC are complete control of the American people.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

End the central bank.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC could mean financial exclusion of American citizens as determined by the government.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

End the federal reserve.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Americans will not buy into a CBDC and will look for other alternatives like gold, silver, private crypto.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Bring back the real US dollar, not your worthless fiat currency unbacked by gold.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You don't want privacy. You want to control every aspect of our lives.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No. No CBDC!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Hollie bishop

Industry

Individual

Country

United States of America

State

Indiana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Public mistrust would be my #1 concern. People are afraid of being constantly monitored. Also our aging and elderly population pay bills in cash and may not know how to use this system. Leaving them susceptible to hunger. Bills not being payed. Ect.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

For large amounts of cash digital holdings at the bank would be helpful. But cash in hand outside of large amounts stored would be better. Only digital when storing in banks.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Public mistrust would be my #1 concern. People are afraid of being constantly monitored. Also our aging and elderly population pay bills in cash and may not know how to use this system. Leaving them susceptible to hunger. Bills not being payed. Ect.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Not sure

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I would say negative. There is a general mistrust of digital currency for the older (30 and up) population. We see is a control mechanism. And prefer something we can touch.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Could be seen as a means to monitor individuals daily transactions. Mistrust

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keep cash as primary .use digital for storing large amounts.or if huge amounts are to be moved use cbdc.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Even upon decline ,cash should still be used until it is almost obsolete. Many generations are set in there ways and wont change. Change is startling to older generations. Sum live alone and wouldnt be able to understand drastic changes. Must be a slow process.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

Cbdc is almost necessary for worldwide cross border payments. Much more efficient .

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Each country has its own way of doing things. Initially it should be left up to each country.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not sure

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Only monitor large amounts of cash/ currency. Being deposited or withdrawn several times? Most normal ppl dont have large amounts .

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

I hear the system is very secure.

14. Should a CBDC be legal tender?

Yes along with physical currency so ppl have a choice. We have been forced enough the last 2 years. We are done being pushed.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Accrue interest maybe. Not pay

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Only if it would effect quantities for other ppl. But if its digital quantity shouldnt be an issue ever.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks and seperate locations just for cbdc.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. Only way u would need offline is if a systemwide crash occured..then its useless anyways.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Be transferable to debit cards.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The technology already exists.

21. How might future technological innovations affect design and policy choices related to CBDC?

The future is now

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Not sure

Name or Organization

Industry

Other: Middle Class getting ripped off by Wall Street

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC will make it easier for banks and the Fed to steal our money with the click of a mouse. Excellent for banks, bad for everybody else.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Dan Adams

Industry

Individual

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

ALGORAND

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

ALGORAND

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

ALGORAND

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

ALGORAND

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

ALGORAND

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

ALGORAND

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AL

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

ALGORAND

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ALGORAND

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ALGORAND

15. Should a CBDC pay interest? If so, why and how? If not, why not?

ALGORAND

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ALGORAND

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

ALGORAND

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

ALGORAND

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

ALGORAND

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

ALGORAND

21. How might future technological innovations affect design and policy choices related to CBDC?

ALGORAND

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

ALGORAND

Name or Organization

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

XRP-- WORLD Transfer of CBDC

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

NO

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Webster Yard

Industry

Other: Real estate

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The US government oversees payments by cash and coins, check, EFT, SWIFT Etc. Next obvious step is digital currencies or Better yet Fed bank accounts for businesses and citizens. Benefits: 1. Faster payments 2. Interest rates could be directly manipulated by the Fed 3. Government payments could be direct deposited 4. Fed should also have direct payment stimulus power to combat the business cycle 5. Everyone would be born with a Fed checking account 6. No more FDIC nonsense

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Direct citizen and corporate checking/savings accounts at the Fed

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If everyone had a Fed account from birth with no fees and direct deposit from employers.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Fed checking accounts would allow the US to directly reach citizens and corporations to combat the business cycle 1. Raise and lower interest rates (even negative) 2. Direct payments to stimulate demand 3. All funds would be guaranteed(no bank runs)

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Depends on how much money banks make managing deposits

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Fed accounts could be managed by the private sector for a fee paid to 'banks'

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Eliminate cash. Everyone would have a guaranteed Fed account.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Unsure

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

None

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

The risk is not doing it and going all the way

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Same as current banking

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

There will always be crime, don't doing something new because there will be a new pathway for crime.

14. *Should a CBDC be legal tender?*

Huh? Isn't that what we are talking about.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Interest positive or negative or flat payments should be determined by the Fed to combat the business cycle

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Nope.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Any bank or business that meets regulatory guidelines

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Maybe bear bonds could be printed by end users to trade offline.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

The Fed should build its own payment network. Visa/MC are a monopoly, screw 'em.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Probably

21. *How might future technological innovations affect design and policy choices related to CBDC?*

I'll check my crystal ball

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Unsure

Name or Organization

Larry bieza

Industry

Technology Company

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2 things come to mind. Ultimate efficiency (speed and zero cost to consumers), which would enable the second, micro cash payments. Both of these are sorely needed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I do not believe so. I am quite worried about crypto, since it is a method of bypassing US taxes. No cost and instant transfers of CBDC would price crypto into non existence.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Micro cash would also greatly increase business growth in the creative sector, and enable the unbanked.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Frictionless DC fulfills both of those goals

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Since it is just a medium for funds transfer, I don't see any effect on stability. Possibly positive if we migrate to a no cash society,

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The payment transfer companies, who are making a living off the less fortunate would get a haircut. But their credit services would still be very profitable, and banking as well.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I don't think the financial sector would be significantly affected

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

I would determine a sunset for paper money. If the system is truly frictionless, ie hold phone over terminal or over another persons phone for instant payment, no one other than tax avoiders would choose the dollar bill.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

If crypto happens, you will be ceding a fractured, untenable system to represent the USA. Terrible!

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

You already have a national clearing system, no change needed.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

A well designed centralized blockchain should suffice.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

A centralized blockchain would be completely traceable, correct?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

I've always felt totally onsite air gapped systems which cannot be accessed by employees offsite would be best practice

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. No cost, or if there is a cost of operations it should be funded by the Fed OR a small transfer fee to credit card companies and banks to cover costs.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I think keep FDIC rules in place, \$200k then allowing users to distribute funds across each bank. So I suppose that would set a reasonable maximum.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

intermediaries means someone making money off the system. Always a bad policy. Kepp existing banking systems in place as is.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Could have a small cash limit of registered phones while offline?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

As above. Enable app with fingerprint and facial, approve amount thru the app then hold over other device to transfer

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

I'll leave that to smarter people

21. How might future technological innovations affect design and policy choices related to CBDC?

Eveole, just as we do now.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

None come to mind

Name or Organization

Lucas Vincent

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The power consumption that provides the means of creating said digital currency, which has caused power outages in places like Kazakhstan and even New York, is an enormous risk that puts Earth at stake because of the environmental damage that digital currency mining causes. Most people behind "cryptocurrency" mining have already established their own mining rigs outside of the United States where electricity is cheaper, and are doing so unlawfully AND simultaneously draining natural resources, like silicon, at a rate much dangerously higher than the average power consumption rate that continents like the United States already consume.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Regulate the sales of computer GPU chips so that they are not bought en masse by unvalidated digital currency miners, continue to resolve the COVID-19 crisis that pervades to this day, and allow more people in the United States to gain financial leverage that is not inherently flawed or built on a system built on digital theft, environment destruction or an outright ponzi scheme.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It could potentially affect financial inclusion, but evidence of the use of digital currency for purchasing goods or other means of services simply does not exist. The financial inclusion of digital currency would ultimately be negative as digital currency is inherently hard to track, and stored on individual owner's computers rather than one central unit, making said currency harder to make taxable or visible.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would be no different than the exact same monetary system in place in the United States today, except much more people would revolt were they receiving payment for goods and services in the form of a hideously-drawn chimpanzee they could not use to purchase food to survive off of instead of a five dollar bill.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The effect would be negative as a CBDC does not have any proof of concept compared to regulated cash such as dollars and coins, and the groups of those with actual digital currency are not keen to spend it on physical or health-improving matter, but to simply flaunt it as a was to say "I have more money than you, and I am superior because I own a fictional currency I created yesterday and an illustration of a chimp to prove it".

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It absolutely would. Many people would use the digital currency system to create more wealth than they actually have, and use it to steal stablecoins and nonbank money solely to use those for their own gain. Ideally, digital currency would not need to do so and simply be another form of currency, but its foundations are not built in reality and are completely unable to exist in the real world.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Tracking the locations of known cryptocurrency mining, which people have what amount of currency and where, how much energy is being generated from said rigs, and locations that use digital currency as legitimate payment. All of these would diminish the benefits of digital currency BECAUSE it is digital, and the entire point of cryptocurrency is that it IS decentralized. Centralizing it would make said currency no different from regular money that we already have, and thus renders this entire concept pointless.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely. This should not even be a question to appear on this form because most people around the world do not have the ability to generate their own currency or have connections to those that do. Unless the government itself were supplying the means of generating this currency to the general populace or incentivizing those to work for this digital currency (which is an overtly stupid idea), then the importance of central banking could be debated; but most people promoting cryptocurrency are not using it for financial gain and benefitting others, it is solely used for the gain of the individual and nothing more.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Most digital currency miners have already done so in a bid to have access to cheaper electricity, and are contributing to the active silicon chip shortage that plagues the U.S. currently.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Ideally, they would influence the decision of digital currency to not be considered or used at all.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Locate a cryptocurrency mining rig and attach magnets to every single processor generating said currency.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cannot, and this is completely by design. The idea is that this currency can be used anonymously and stored locally, unaffected by government hands. Those who have created these means of currency do not want the government to intervene so that illegal dollar bills can be made and distributed to their friends who get rich in return from other people.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

All of the above responses describe unavoidable cyber risks by giving digital currency a place in the modern world. The people of the United States at large do not want this, and the only people who do are only screaming loudly enough to demand it because they believe to have financial stability with the likes of Elon Musk and Jeff Bezos.

14. Should a CBDC be legal tender?

Never.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Ideally, it would; but that is how cryptocurrency functions anyways, so it would be pointless.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

If it were to happen, yes. Absolutely.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Any federal bank or otherwise that is smart about cash who can accurately and equally distribute this currency instead of those who mine it.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

It cannot, and that is the point of the digital currency. It has to be online, and if it is not, then it does not exist. This is just describing money, but on a far stupider level.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

It could, and ideally would lead to ease of access, but again, our regular bank dollars and cash transfer methods already exist. This is not needed.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

New technology and standards would not be needed as all of it operates the same way. Digital currency miners will suggest otherwise, but this is because they wish to keep contributing to the ongoing silicon chip shortage mentioned earlier.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Digital currency miners suggest virtual reality to be incorporated somehow, but not only is it again, a stupid idea, but multiple individuals across the united states would need access to a virtual reality headset, multiple of which already cost hundreds of dollars that the average working class individual cannot afford.

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

The silicon chip shortage. If this is really the way of currency in the future, then the silicon shortage NEEDS to be addressed. This is impossible unless those who create mining rigs are regulated in the GPU cards they buy.

Name or Organization

Haywood Jabloemee

Industry

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

You're not federal and you're not a reserve. I rejoice in your inevitable demise.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

You're not federal and you're not a reserve. I rejoice in your inevitable demise.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

You're not federal and you're not a reserve. I rejoice in your inevitable demise.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

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You're not federal and you're not a reserve. I rejoice in your inevitable demise.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

You're not federal and you're not a reserve. I rejoice in your inevitable demise.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

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9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

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21. How might future technological innovations affect design and policy choices related to CBDC?

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22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

You're not federal and you're not a reserve. I rejoice in your inevitable demise.

Name or Organization

Subham Saha

Industry

Individual

Country

India

State

Email

- 1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?*
- 2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?*
- 3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?*
- 4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?*
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 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Kent Doades

Industry

Individual

Country

United States of America

State

Indiana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The most idiotic idea I've ever heard

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

NO

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It can't. Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It cannot be done successfully by government

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

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22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Laura Lee

Industry

Country

United States of America

State

Iowa

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I do not want government in charge of access to the kill switch to my account/money if I do not "tow the line".

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

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-

Name or Organization

Ryan Hanna

Industry

Bank, Small or Midsize

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, the US having a CBDC can help distribute emergency funding to select groups or organizations that have an e wallet set up. This can be done instantly and you dont have to wait days. It would also help bank the unbanked and bring greater financial inclusion to everyone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A CBDC on a federated sidechain like the product Ripple has using the xrpl is actually more secure than our current financial system. Not to mention the xrpl is ready to adapt to quantum computing.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, currently interest rates are basically zero on bank accounts. You can earn 7-30% interest on current stablecoins and other crypto assets.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, say there was mass blackouts or power grid issues. Currently I know of only pme blockchain that is working for offline capabilities and that is Ripple and the xrp ledger.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, instant settlement and zero fees if using the xrpl.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes, please just stop with the nonsense and talk with Ripple they have a working product that is launched globally that would help in many ways.

Name or Organization

Nekita Gandy

Industry

Individual

Country

United States of America

State

Mississippi

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The danger to our Constitutional Republic, of becoming dependent on a hostile, EU-type centralized regime.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, by once again tying the fiat currency to a gold or silver standard.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It would make individuals dependent on a supranational entity. The most current example is Paypal. Its management has cut off many creators, which the company determined had contrary opinions with which the management did not agree. There would be no other option available. No corporation would risk having its "social credit score" damaged by associating itself with a social outcast. Democracy depends on having different points of view flourish in the body politic. A centralized digital currency under a Central Bank, is contrary to a multiplicity of ideas. The people cannot elect a representative that would fairly reflect their views.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Federal Reserve has overstepped its mandate already, by interfering in the market. This digital currency will only solidify that problem, probably permanently.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It's a net negative for a free market, which depends on individualism and contrary ideas meeting and melding into new products and markets. Contrast China, to the U.S. The Communist regime in China cannot allow for free thinking without fear that the people might have too much to think. It leads to stifled opinions, leading to lack of innovation. China has stolen goods from the West, in order to break the good down and reverse engineer the principles. So, they do not truly invent new products. And that leads to stagnation of its society. If Progress is the goal, then fear stifles innovation and invention.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Stablecoins are not a store of value. They fluctuate, with nothing but environmentally-damaging hot air backing them. The only thing backing them is a spreadsheet and faith. And we've seen how the market gets irrational and unpredictable.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no benefits to a central bank digital currency. Who would give their labor, trust, and freedom over to a bank?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. To be frank, the Federal Reserve system should be reconsidered by Congress.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

If you have a CBDC, then there won't be a market dialectic to answer this question.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should not. We are the United States of America, not the EU. The EU is in the process of crashing its economies. Why would any nation want to participate in doing that?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Continue to let the crypto coins flourish with little intervention. That's the free market.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cannot do it. My Information for my unemployment insurance was stolen directly from my employer. Thieves are the best innovators. They will find a backdoor.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

I kind of answered this question above. Things break down. That's nature.

14. Should a CBDC be legal tender?

No, it should not. It would have no inherent value.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Since it would not be legal tender, how could hot air produce anything but hot air?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

It shouldn't be subject to anything because it should never be considered by any Republic. A nation which loses control of its economic affairs, ceases to exist as a coherent nation-state. And a CBDC would require a supranational system, which would be a tyranny.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Nothing. Each democratic nation should conduct its own monetary policies, as they have since the modern nation-state came into existence.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It should not have any "offline" capability. It shouldn't even be created.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, and I've already stated my thoughts on it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Any enforceable CBDC would stifle the free market of ideas. That's where the answer to all these questions lie.

21. How might future technological innovations affect design and policy choices related to CBDC?

See above.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This is the problem with top-down management by technocracy--it all ultimately becomes brittle and frail. The free market bends in the wind, like a palm tree in a hurricane. The palm tree survives while a hardwood tree will break in the unrelenting winds. Inevitably, the human spirit will break technocracy.

Name or Organization

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A system or network(s) offered to make crypto transactions easier within the country/world sounds helpful, however, the idea of introducing an additional currency to the world from USA sounds absolutely terrible, in my eyes. The nation cannot afford any further debts to other countries, nor would we want the US Dollar to collapse, for any number of reasons, post that decision to add an additional US currency. We already waste resources on producing pennies, and it has increasingly gone down in value already, in slope.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Develop ways to publicly maneuver crypto transactions seamlessly, easily, simply. Perhaps ask flat rate of one dollar per crypto transaction, in order to stimulate growth via an equal community tax. Since much of the US Dollar is digitized already now, just circulate the dollars within fiat into a digital US Dollar. That way, The US Dollar still retains good value, but can now be used more efficiently within both currency networks, fiat and crypto. Furthermore, the US dollar might not essentially become coupons, by constantly making more currency, as its worth shrinks. It makes no sense to me.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Do not make an additional US currency, refrain from gathering more debt w/ other nations, and produce less money from thin air, since fiat is near infinite, yet crypto puts us back on the gold standard, in a sense. Getting off gold standard was significant mishap.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

For the numerous reasons aforementioned. It'd be digging its own hole, impacting us all.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

As the dollar shrinks, crypto increases for its an entirely different system of operations. ite vs finite. Finite is inherently more valuable.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

See previous.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

n/a

8. If cash usage declines, is it important to preserve the general public's access to a form of

central bank money that can be used widely for payments?

Yes, make a United States Digital Dollar, converting the non-crypto USD in time, through transactions, preserving its value at this time.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Worry about our citizens first. We cannot afford to lose any more time in trying to save this sinking ship.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Convert the fiat into crypto, seamlessly, and utilize both systems until crypto eventually takes dominance.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

See previous

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Develop tokens that might hold value that would be representative of data to help the communities. Observe "CityCoins," for example.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

n/a

14. Should a CBDC be legal tender?

Categorically, no.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, holding currency within the nation's currency systems, is incentive across the board, assisting the economy. Reward Americans, and supporters of the USD.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Absolutely not, this is a capitalist nation, where we are allowed to be as financially successful as we choose to be, without interference from a centralized government. Rights belong to individuals within states.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Do not allow transaction fees on top of the cross-board one dollar tax, I proposed earlier. Many businesses should be able to handle the transactions, at no additional cost, but to accommodate Americans.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Negative. Remain online and digital, that way we continue to handle this with keen attention, as to not be careless.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Get the USD into Cryptosphere. Universal Basic Income. No bio/techno method of infusing a person's finances to their body.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Not really, just get USD into Cryptosphere and Fiat systems, as one unit of measure. NOT an additional currency, to destabilize what we are already devaluing.

21. How might future technological innovations affect design and policy choices related to CBDC?

It wouldn't have to really, just further digitize the US dollar, and operate within both systems of currency, at this time.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Please consider everything, and roll the tape all the way through, so to speak. Do not further devalue our Nation's economy by adding a seconding currency to compete with.

Name or Organization

chris

Industry

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

It's never going to be used in our house.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

It's a scam!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NEGATIVE!

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Please don't do it.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I think you need to worry about the stability of the dollar. YOUR PRINTING TO MANY!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

no!

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Industry

Academia

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risks: Breach of Constitutional Privacy - With this digital currency the government would be able to usurp freedoms without the knowledge/consent of the public. Hacking - the best E-Hackers and cybersecurity personnel don't work for the government. They work in the private sector. It is naive to think, given the governments track record, that it could ever be trusted to secure such an asset. Run on financial institutions - this one is nearly self explanatory. Easier movement internationally- this would provide a means to easily send funds overseas and thus remove money from our economy more easily. Government over reach - this far exceeds the mandate of the government - Life, liberty and the pursuit of happiness. The TLDR takeaway is - you're not capable, competent or innovative enough with enough speed to do such a thing.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

N/A

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

This is a non-topic. Anyone can get a bank account in the us. They don't need easy bank accounts. They need infrastructure and investment in impoverished communities.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't think this helps in any way to affect those goals.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Clearly my view is net negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely. We would begin to treat it as a second currency. Businesses could stop taking USD and say I only want CBDC. Further, it can be so easily faked. I would never trust it's value.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Non-implementation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Find a way to circulate cash. Solve problems and stop avoiding them.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They would be semi-difficult, as they should be.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We should not concern ourselves with decisions of other nations. That makes no sense. They are not our peers. We shouldn't think that way.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Now we're just back to currency.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

We already have credit cards

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Sunset Cliffs Realty

Industry

Individual

Country

United States of America

State

California

Email

sunsetcliffsrealty@netzero.com

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Do not want any digital currency

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Do not want a digital currency

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I do not want a digital currency

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Do the sector much harm

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I do not want a digital currency

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Keep paper currency

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I do not want a digital currency

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We should not be concerned with what other nations do in this regard

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

I do not want a digital currency

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Terrible for the consumer as with a key stroke your money is suspended or gone

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

I do not want digital currency

14. *Should a CBDC be legal tender?*

NO

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

I do not want digital currency

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

I do not want digital currency

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

I do not want digital currency

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

I do not want digital currency

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

I do not want digital currency

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

I do not want digital currency

21. *How might future technological innovations affect design and policy choices related to CBDC?*

I do not want digital currency

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Digital currency will lead to a one world government and monetary system, total control

Name or Organization

Harry Schnookz

Industry

Technology Company

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Loss of freedom. Tyranny. Globalist control.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, don't do CBDC. Let us still have a taste of freedom.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes. Negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would make it worse. Employment would be at the whim of an AI machine. Very dystopian. We would be pawns.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would encourage communism. It would destroy the economy. All price signals would be gone.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, there would be no need for banks. Everyone would have a Fed account. The real economy would be even more distorted. Can I have a good social credit score please.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Nothing. Once this is done, it's game over for freedom. Banks not slurping up to the fed would be destroyed. Want a loan? Better not be a troublemaker.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage should not decline.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The way they are done now. Or by defi.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should not affect the US at all. Otherwise there will be one power to rule all financial systems and individuals will be destroyed by it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes, abandon all plans of a CBDC if the Fed wants to stay a partner with the population.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Stop using "illicit financial activity" as a cover for your globalist control goals.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It couldn't. It would end up being tyrannical.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. CBDC should not exist, ever.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, see above.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No.

21. How might future technological innovations affect design and policy choices related to CBDC?

No CBDC please

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes, return to sound fiscal and monetary policy. Stop playing games with our lives. And ignore Klaus Schwab. I fear the system completely breaking down if CBDC is enacted. Because Americans want privacy, freedom, and their work rewarded with sound money.

Name or Organization

mike oviatt

Industry

Other: Law enforcement

Country

United States of America

State

Utah

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Policy consideration is don't do it. The US government stinks at managing anything they touch.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yeah don't do it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You will create a lot of worthless jobs and give expensive benefits to a lot of undeserving people.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative as whatever the US government touches the mess up

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Negative as whatever the US government touches the mess up. Loom at Social Security if you can't wrap your head about the answers.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Look to Russia, Iran and North Korea

14. Should a CBDC be legal tender?

No No No No No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, this is not just a get-rich scheme like they want it to be.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes you see what happens with Crypto users

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

charles klass

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Some nerd in Bulgaria is going to hack my wallet and steal all my money. I can't stuff a digital currency into my mattress.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

cash

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I represent indigent clients in criminal cases. They don't have phones or smartphones. A digital currency would cut off the poorest people in the nation from being able to use money.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You suck at price stability goals. 110 years and a nickel doesn't go far anymore thanks to you. I think it would be nonsense

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Bad for stability. Chinese hackers are going to make money unusable and we will be reduced to bartering.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I hate the financial sector. Bunch of vampires

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I don't care about the financial sector

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

yes, there needs to be something physical and tangible because if there is no power

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Scamcoins

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

Yes but we should just have one global digital currency

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It couldn't and CASH RULES EVERYTHING AROUND ME because 100 dollars and 500 euros are the backbone of the global blackmarket. The NSA wants to see everyone buying everything and make a panopticon. I bet selling transaction histories to advertisers for even more targeted ads. This is a bad idea.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This is going to be hacked

14. Should a CBDC be legal tender?

If someone tried to pay me in bitcoin I'd laugh at them. If they told me it was government bit coin I'd check them into a loony bin.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

usury is a sin

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I want to eliminate billionaires of all kinds

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

New firms that don't exist yet that aren't affiliated with wall street or silicon valley

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

yes because the grid is not infallible. No electricity = this is worthless

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, we should not encourage to use this. If yes, give discounts on cigarettes beer and other good stuff, like no tax if paid for with the digital currency

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

this is a dumb idea and will end badly for the global economy

21. How might future technological innovations affect design and policy choices related to CBDC?

Skynet is going to make everybody broke and we will all be enslaved since it will take over all the money supply

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Here's an idea, if it seems like it is out of dystopian fiction, don't do it

Name or Organization

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Just Has to Be Done, by giving it the Ol'e Heave Hoe, for getting the digital Age.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. --Heave Hoe"

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Positive, but it's Raining right now

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Well, it's a mind-thing, getting your mind to develop...it's kina the day-dreaming thing.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Super 1`Positive. - it will be a Custom sounds Stereo that is going to save the day one car ...many gtrucks, etc. I understand, and one house. but the sound system will save the day maximum rout routing.l...

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No... One Benteley Bugatir...slugs bugs. no back... - one house Bomb, ie. sway w-plat's. Custom Sounds...and the Luky 7 Smoke Shop's

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Just Do It

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, LAn - and scream, your gonna anyway

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

?...dunno...open for Exclusion

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Just ICE.....it's an Amplifier...and their special

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No, perfect question perfect Answer.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I've....! It's part of THE run

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

'Great celebration

14. Should a CBDC be legal tender?

No -Orkin

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes Only Interest's...part D Thy'me.... THnaks

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes It...Ht. But Weight!

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

A Bank IT Engin. Of COurse

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, if Your IN The Zillion's Place... over 18+ it's Your Responsibility To Be Up Above

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. Discourse...& IT SUCK"S

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The...whew Handshake

21. How might future technological innovations affect design and policy choices related to CBDC?

Highlighter Fluid Ring A Bell.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes. That Non I, will be school's CLosed... And All Affiniti... THanks Nick

Name or Organization

Industry

Trade Organization

Country

United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

hackers, political influence, marxism.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

stay with cash

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

negatie

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

worse. easier to control the people (but you already know and like this)

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

absolutely. complete dismantling of the financial system

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

none. maximal risk, minimal benefit.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

same as it has--credit/debit cards

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

shouldn't have any influence

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

none. too many risks

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

it absolutely cannot provide any privacy

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

it can't

14. Should a CBDC be legal tender?

absolutely not!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

no

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

no

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

private sector

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

yes

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

no

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Todd Bloom

Industry

Other: USA Citizen

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I do not wish for the Gov't to change anything that would change the use and acceptance of paper tender. Less Gov't involvement in any individuals rights to work and live without interference, tracking, monitoring and access without "Tech" is the goal and this does not meet any of those rights. In fact is backwards in those areas.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Support individuals rights to work and live without interference, tracking, monitoring and access without "Tech"

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative as this will drive even more gaps between individuals and take away rights.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I do not wish to have the Gov't have min input into the USA commerce other then to ensure cross boarder (States) commerce and fair practices including breaking down the very large corps.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Leave people alone and do not embrace tech world

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Of course, force individuals to use this tech and loose basic rights to leverage non tech methods.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keep support for cash

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

no

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

no idea

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Does not matter what others are doing, protect the individuals here in USA.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

no

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't that is the point. This will drive continued tech down the throats of the citizens and drive more tracking and monitoring ect....going backwards.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes, None

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

None

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

ROBERT KOCH

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

BY CREATING A DOLLAR THAT IS BACKED BY GOLD.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

EXTREMELY NEGATIVE FOR INCLUSION.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC WOULD BE A HIGHLY DISRUPTIVE MECHANISM FOR BOTH EMPLOYMENT AND PRICE STABILITY ISSUES.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

NEGATIVE.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

IT WOULD CREATE HUGE MARKET DISRUPTIONS.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

YES.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Adam Walters

Industry

Individual

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that the issuance of a digital currency is a slippery slope that will eventually replace paper. This is very dangerous to our Republic as it poses significant privacy risk and hacking risk. Furthermore, there is a risk that China could hack our digital currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Continue the system as is. Private industry has invested in and implemented electronic payment systems that work well with our paper currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

We already have financial inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I do not believe it would help. The Federal Reserve should focus on maintaining a sound dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I believe the net effect would be negative for instability as it there would be significant technology risk and privacy risk.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Other:

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Don't do it. All it will do is ultimately cause more of a wealth disparity - but I assume that is your actual goal.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Don't do it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Don't do it.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Don't do it.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Don't do it.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Don't do it.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Don't do it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Don't do it.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Don't do it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Don't do it.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Don't do it.

14. Should a CBDC be legal tender?

Don't do it.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Don't do it.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Don't do it.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Don't do it.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Don't do it.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don't do it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Don't do it.

21. How might future technological innovations affect design and policy choices related to CBDC?

Don't do it.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Don't do it.

Name or Organization

James Ryckman

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One major risk with anything Digital is Cyber Security, how is one to protect their wealth, in the event of a Cyber attack on the financial system. Policy considerations, Privacy, and the issuer of the CBDC should not have the abilities to manipulate the person account in any way. Transparency, is another key factor, I do not mean transparency for every day American, I mean transparency on how the Tax payer money is being used. I say that if you are in a position that you can have direct influence on the populace, then your account should be open to the public. Example of this would be Physicians, Lawyers, Politicians, and anyone with a corporation where they can affect the populace. This would end lobbying, and also make these individuals accountable for their actions. Politicians who are lobbied, would not be able to push legislation that would be profitable for the lobbying firm.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I personally don't believe you need CBDC, unless they are acting like Bonds, you already have stable coins, USDC, USDT(Tether is most likely going to be a fraud) but you already have USDC, which is pegged to the dollar, Unless a CBDC is priced at like 10k or higher, and replace bonds, what is really the point of them. Unless you are planning to use the bonds to funnel all the Nostro/Vostro account into them.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

I believe that we have to go back to a Assets back currencies, and that those Digital currencies, should represent actually resources. The digital part should be just a tracking mechanism for those resources. A Person should be able to trade their digital money for hard natural resources.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

You don't need CBDC for cross board payments, Ripple and XRP are a perfect bridge currency, that could be used for cross boarder payments in large amount of value, Other applications like Stellar and XLM would be used for the public facing ability to send money cross boarders. CBDC do not need to used for this.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US needs to stay ahead of all technology, but it does not have to take the same approach to this. China's CBDC is making them able to turn off a person account, over a social credit score, say something they don't like, they start restricting your money, and ability to live your life, based on your values. That is something that will never happen in this country, we are a country based on the fact that every person has the right to live their own life according to their beliefs. I a country with multiple views on life, and with no open debate, growth will never happen.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I would say if you have under say 1 million dollars, your account should be public, if you work in a profession, your account should be transparent to the public. Politicians, Physicians, government workers. This would end lobbying, and hold these politicians and Big pharma accountable.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Blockchain technology is some of the hardest code to crack, SHA512 Hash is the one that comes to mind, with anything with internet, and power, outages can happen, XPOP can be used without internet.

14. Should a CBDC be legal tender?

CBDC should be legal tender, but maybe just used for corporations, or to replace bonds.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, If they person how hold them want to stake them.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, who are we to tell a person how much they can hold.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

They should be a custody company, but I do believe that self custody is the only way to do this, unless people want to use a custody companies, like poly-sign or Standard custody. Also retirement accounts, could be used to custody.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Xpop..Yes, this is a no brainer,

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Point of sale, these would need to represent physical resources. If not they are just Fiat money, and not backed by anything.

20. How could a CBDC be designed to achieve transferability across multiple payment

platforms? Would new technology or technical standards be needed?

ISO20022, XRP, XLM, Quant, ALGO. all interoperable.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Governmental transparency is what is need, they use our money, and we have no idea how it is used, and for to long, the US tax payers, have been paying for some of the activities that have accrued around the world, this should not happen. The government should be transparent to the people, and people transparent to the government if that person work in a position were they can be lobbied, or do harm to the populace.

Name or Organization

Stephen Gilbert

Industry

Individual

Country

United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The risks of a CBDC put too much power into an organization that already has too much power. It also risks increased inflation.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative for inclusion because you control the currency and operate in manipulating markets.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would destroy price stability. On the surface, it's no different than how you already print money. It basically is digital at this point. But the admission of the fact that you're just creating it out of thin air will be the barrier that releases the flood gates.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would be negative for stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, the markets are bullish on growth because you keep bailing them out. However it is fake growth and not actual i Ed.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't create a cbdc.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No answer

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Banks could just take all the cash you e already added to their balance sheets and update their processing systems themselves.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

United States currency is backed by nothing other than bombs and bullets. I think a US CBDC is dangerous and neglectful.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

To not create one.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It can't.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Banks already don't pay interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

CBDCs should not be created at all.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No.

21. How might future technological innovations affect design and policy choices related to CBDC?

The central bank should stop playing with loose monetary policies and let markets correct themselves.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

You should not create a CBDC.

Name or Organization

Industry

Other: Construction

Country

Spain

State

Email

- 1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?*
- 2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?*
- 3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?*
- 4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?*
- 5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?*
- 6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?*
- 7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?*
- 8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*
- 9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*
- 10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*
- 11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*
- 12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*
- 13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
 16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
 17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
 18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
 19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
 20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
 21. *How might future technological innovations affect design and policy choices related to CBDC?*
 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Benjamin Faust

Industry

Academia

Country

United States of America

State

Texas

Email

benjamin.faust@tccd.edu

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC will benefit the United States' soft power and standing in many world countries that use US dollars for transactions or who have failed currencies in their countries. Venezuelans won't have to wait as long for Zelle to approve their transactions. What's more, it might help keep prices down in countries that currently use US 1 dollar bills for transactions, allowing customers to divide into digital pennies. I am in favor of a CBDC and think it's the way to go. I instruct economics at a community college in Texas and lived for awhile in China which uses a lot of digital payments. I also have friends in countries that use the US dollar for transactions.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC will help financial inclusion by letting underbanked individuals conduct transactions without a formal bank account.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes!

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We need to issue one to stay ahead of China and other potential rivals. As a defensive move against their innovations if nothing else. We want countries with failed currencies using our money and not the money of our potential rivals

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It's transferability to the US dollar is enough incentive to hold and use it. If it paid interest people may hold it even more which will pull down its attractiveness to use. It should be tied to the US dollar and not pay any kind of interest to encourage its use as money.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, this would help users in countries with failed currencies use US CBDC for transactions. Perhaps a smartphone app that allows users to touch phones using Bluetooth to make a transaction. This allows commerce in places with poor internet.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Remove the pain of paying - integrate with forms of payment like Apple Pay. Tap and go.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I feel it would operate best if the digital dollar was fixed to the US dollar in value

Name or Organization

Industry

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Hell no!! CBDC is dangerous as can be. How do you dumbasses not recognize this.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Hell no!! Don't do CBDC you dumbasses.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Hell no!! Don't do CBDC you dumbasses.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Hell no!! Don't do CBDC you dumbasses.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Hell no!! Don't do CBDC you dumbasses.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Hell no!! Don't do CBDC you dumbasses.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Hell no!! Don't do CBDC you dumbasses.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Hell no!! Don't do CBDC you dumbasses.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Hell no!! Don't do CBDC you dumbasses.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Hell no!! Don't do CBDC you dumbasses.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Hell no!! Don't do CBDC you dumbasses.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Hell no!! Don't do CBDC you dumbasses.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Hell no!! Don't do this you dumbasses.

14. Should a CBDC be legal tender?

Hell no!! Don't do CBDC you dumbasses.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Hell no!! Don't do CBDC you dumbasses.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Hell no!! Don't do CBDC you dumbasses.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Hell no!! Don't do CBDC you dumbasses.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Hell no!! Don't do CBDC you dumbasses.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Hell no!! Don't do CBDC you dumbasses.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Hell no!! Don't do CBDC you dumbasses.

21. How might future technological innovations affect design and policy choices related to CBDC?

Hell no!! Don't do CBDC you dumbasses.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Hell no!! Don't do CBDC you dumbasses.

Name or Organization

Nick Monti

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The major risk is inequitable access to money and technology that further alienates and creates divisions amongst society. Furthermore, the competition among other foreign nations who seek to replace the USD as the de facto world currency could lead to a financial "Thucydides Trap" where nations get more and more aggressive in their approaches. Domestically, having a currency that needs to remain online increases the attack surface of an individual against financial crimes such as fraud and identity theft. Quantum mechanics will effectively break cryptography in 10 years, and those without equitable access to security will be among the first victims.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits could be achieved by virtualizing the current Dollar instead of creating a 1:1 stablecoin that requires internet connection to function.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, but this is already achieved by the USD.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Offline payments are paramount. Failing to address those concerns will cause massive upheaval from not only those without equitable access to the internet, but those who wish to keep any remaining vestige of "privacy" in this country.

Name or Organization

robert bass

Industry

Other:

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

No digital currency for U.S.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No digital currency for U.S.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No digital currency for U.S.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No digital currency for U.S.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

No digital currency for U.S.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No digital currency for U.S.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

No digital currency for U.S.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No digital currency for U.S.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

No digital currency for U.S.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No digital currency for U.S.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

No digital currency for U.S.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No digital currency for U.S.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No digital currency for U.S.

14. Should a CBDC be legal tender?

No digital currency for U.S.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No digital currency for U.S.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No digital currency for U.S.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No digital currency for U.S.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No digital currency for U.S.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No digital currency for U.S.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No digital currency for U.S.

21. How might future technological innovations affect design and policy choices related to CBDC?

No digital currency for U.S.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No digital currency for U.S.

Name or Organization

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

UNDER NO CIRCUMSTANCES SHOULD WE EVER GO TO A CBDC SYSTEM. IT GIVES TOO MUCH CONTROL TO GOVERNMENT, NGO AND OTHER CRIMINAL GROUPS MORE OPPORTUNITY TO CONTROL, STEAL FROM CONSUMERS.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

HAVE A COMBINED SYSTEM. NOT EVERYONE HAS MOBILE OR COMPUTER ACCESS. ESPECIALLY OUR MOST VULNERABLE AND ELDERLY CITIZENS

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity?

and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Country

United States of America

State

Connecticut

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

"How could a CBDC provide privacy to consumers without providing complete anonymity" makes it a non-starter and not suitable as a 100% replacement of cash.

13. How could a CBDC be designed to foster operational and cyber resiliency? What

operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Jake

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I think there would be a big market for a digital currency that is backed by a hard commodity such as gold, silver, or a basket of metals. This is not possible with a decentralized digital currency and in order for a stablecoin to work well it would have to be issued by a dependable institution such as the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Some of the stability issues could be achieved by issuing paper money backed by gold, silver, etc.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If privacy issues are not addressed, it would be negative for inclusion because many minority communities are distrustful of government record collecting and may be hesitant to use the digital currency.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

If it is a stablecoin backed by gold, silver, etc. it could help price-stability and may also help employment because people may prefer to be paid in stablecoin.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

As long as QE isn't practiced on the digital currency I would expect price stability to increase.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I think competition in general is good for the financial sector, so giving another option alongside the dollar would open up avenues that we don't even know about yet.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The stability issue could be fixed by backing the CBDC with gold, silver, etc.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I don't think it can. In many consumers' minds, privacy = anonymity.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

I think so. If it isn't legal tender it may not catch on as well.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, this would hurt price stability.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It would be very helpful, but I don't know how that could be achieved.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There might be an option for a public/private partnership. If the CBDC can be designed to be easily issued to companies like PayPal, Venmo, WellsFargo, etc.; the private sector can innovate and test different technologies for allowing consumers to use the CBDC.

Name or Organization

Matthew Gaines

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

1. Auditing and accounting currency transactions; 2. The potential for greater security; 3. Monitoring economic growth or decline, inflation and deflation, in unaccounted industries (i.e. illegal workforce, or other blackout industries).

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A fully digitized currency associated with a social security number and central bank account (e.g. some form of socialized financial system).

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A digital currency's inclusion or exclusion would only be based on the requirements to obtain said currency. Example: access to a smartphone, computer, bank account, green card or social security card, etc. The restrictions (or lack thereof) are determinable by a governing body.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A digital currency is more-or-less identical to any national currency. Cryptocurrency is obviously not managed by a regulated governing body. The major advantage of digital currency is it is future-oriented; and the importance of regulating the already-existing cryptocurrency market with an authorized, elected governing body.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial stability would be more-or-less identical to any national currency, determined by monetary and political policies.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Technological security would be a major factor to consider, and also the market for currency trade.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Regulations implemented by the governing body, in-depth analysis on current digital currencies, technological security personnel, and viable options to ensure a smooth transition to a digital currency. Widespread powers granted to an elected governing body to implement greater transaction liquidity (transferring between institutions), unifying the disparate financial tools (credit card readers, digital wallets, cash registers, and so on), and auditing the existing paper currency.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. If retail sellers are allowed to access digital currency associated with, for example, a social security number or bank account login, there is theoretically no reason to maintain paper currency.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

If a digital currency were adopted by the World Bank or IMF (much like the EU) the currency would cross national boundaries. If the currency is implemented by the Federal Reserve, the boundaries on currency transactions in the international market would be more-or-less equal to its current status. The other possibility is a basket of digital currencies offered by a World Bank or IMF issued to each member country under a single heading of "International Digital Currencies."

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It would be important not to fall behind in the implementation of a digital currency race.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Secret and open-ended meetings.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The level of safety and security is entirely determinable by the regulations implemented by a governing body and the technological protocols associated with the digital currency. I.e it can be entirely transparent or entirely secret or some middle option.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Wartime power disruptions and cyber attacks.

14. Should a CBDC be legal tender?

Yes.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should be maintained and taxed as a necessary service provided to ensure national growth, viability, operability, and competition.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

It would have no effect.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Shifting focus from disparate banking structures to technological firm(s).

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Only in-so-far as the Federal Reserve also issues \$2 bills and gold coins, and so on.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, through a central bank associated with a social security number, personal ID, bank account login, or even a passport or green card.

20. How could a CBDC be designed to achieve transferability across multiple payment

platforms? Would new technology or technical standards be needed?

Absolutely, Google and Apple both offer digital payment, and each bank has different ways of transferring money (Zelle, Paypal, ACH, and so on). These can all be consolidated and organized into a seamless financial / technological system.

21. How might future technological innovations affect design and policy choices related to CBDC?

The digital world moves very rapidly and regular updates, monitoring, maintenance, etc, would be required, as also broad powers to respond quickly and with timeliness.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I would closely observe the cyphering and decyphering technology associated with current cryptocurrency.

Name or Organization

John

Industry

Merchant

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I don't want it and won't use digital currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

None

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It will be negative for me

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't want digital currency

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

This will have a negative effect on me. I don't like to use electronics

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will be terrible

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

My business only uses cash

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I don't care

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I don't give a shut what they do

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Don't use digital currency

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

No I don't want digital currency

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

No

14. *Should a CBDC be legal tender?*

Absolutely not

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

I don't care

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

I won't use cbdc

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

I don't give a damn

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

I don't want. It

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

I won't use it

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

I won't use it

21. *How might future technological innovations affect design and policy choices related to CBDC?*

I won't use it

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

I won't use it

Name or Organization

Jacob Stoeltzing

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I see great harm in creating a digital dollar. The appeal of bitcoin is that it is private and not a fiat currency. Digitizing the dollar concerns consumers like myself because it will enable the fed to have a digital ledger of the entire history of the dollar and furthermore, a ledger of each consumer's spending habits. I would be seriously concerned about first amendment violations to privacy if such a function, which certainly could be enabled by blockchain technology, became part of our currency. Perhaps the driver of bitcoin's growth is that it's not a fiat currency and has a cap on its supply. The dollar's status as a fiat currency has led to slow erosion in confidence in the dollar. I am concerned that creating a digital dollar that still functions as a fiat currency will amplify the dollar's weaknesses instead of improving it. Furthermore, it will be even easier for the federal reserve to "print money" which will compound inflation. For these reasons, I am opposed to the digital dollar.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

As mentioned, the dollar is already highly transferred digitally by consumers. The benefit of the current arrangement is that there are real dollars behind every digital transaction. Further abstracting the dollar is not the right decision when consumers are already concerned that it has become too easy to print and manipulate the dollar.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It is possible that the CBDC may increase financial inclusion, but this makes a large assumption that those who do not currently have access to a financial institution will have stable access to the technology needed to utilize a digital currency. CBDC is not a solution if the individuals you are trying to help don't have the tools to use it. Instead, I am concerned that the real motive of the digital dollar are those I listed above, creating a ledger on consumer spending habits and streamlining the process of printing money with less accountability.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The CBDC will make it far too easy for the fed to directly impact policy through a direct tether to our currency. Therefore, it is in the citizen's best interest to not allow the fed this level of direct entanglement with our cash assets.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I think it could have artificial short-term benefits to financial stability but in the long run, as I have mentioned above, the CBDC seems to be a mechanism that will ultimately drive greater inflation.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I believe consumers will be afraid to adopt the CBDC because of fears of tracking spending.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

For the CBDC to be adopted, three things should be required. First, strict safeguards to ensure that the fed can not gather consumer data through tracking transactions on of the CBDC. Second, there should be a one-to-one ratio of CBDC dollars created and US Dollars kept in reserve. Third, tighter safeguards will be needed to prevent the excessive minting of new money when it can be created literally with the click of a button.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely, without paper money, the dollar will be further abstracted.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The dollar already works great in making cross-border payments in many countries through visa cards. Bitcoin and etherium are also gaining wider adoption.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should look to the best interest of its citizens and should not be swayed by our neighbors.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

As I mentioned my three concerns are privacy, maintaining paper money to back the digital dollar, and keeping strict limits on the minting of the digital dollar. If an independent commission of cryptographers and economists can audit the federal reserve yearly to ensure that these criteria are met, I believe consumers may be confident enough in this asset to adopt it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That's just it, you can't have both. This has been the inherent risk in the paper currency for its entire existence, but resolving this issue would mean less privacy for everyone. Even if you claim to only use this feature for fraud prevention, enabling a feature like this would mean you are capable of directly supervising the entire market. The government should always be cautious to check its own power and such a technology would create huge potential for abuse.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

I don't see the point in creating it if it is not considered legal tender.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, a government-issued currency should only be worth its face value as it has always been. If it were interest-bearing this would imply the government would have access to everyone's unused funds and they were the interest-paying entity. Citizens should be able to choose to opt into an interest-yielding bank, but again, I see serious constitutional implications if the fed could borrow against the public digital dollar and then pay interest on it. This function should be left to banks and purchasing of government-issued bonds.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Why is this even a question? Of course not! If the CBDC is to be a form of currency then as a matter of right, citizens are entitled to possess as much of it as they see fit.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely, no one would adopt this if there is not widespread ease of use.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

To sum up my complaints, while I do think a digital dollar is probably inevitable, the fed would need to give serious security assurances to convince consumers that this currency is private, free from government interference, and safeguards need to be put into place to prevent excessive minting of digital dollars.

Name or Organization

Loren Rex

Industry

Other: Financial Advisor

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe we need to act now to strengthen the U.S. dollar as the world reserve currency. Otherwise the U.S. risks having the dollar replaced. As China and others are moving in the direction of CBDC, we need to act quickly. Also, having a CBDC will greatly help to reduce crime and money laundering, if it is coupled with sharp restrictions on Cryptocurrencies.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Some of the benefits have already been achieved with the recent changes.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It could be positive but it would require individuals to have devices to transact with where cash can be carried in a pocket.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

If designed properly, I do not see this as a problem.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I only see this as a positive for stability, replacing other types of money with Central Bank Money.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The positive would be it would speed up transactions and lower the cost. I recently wired money between bank accounts. I was surprised that I was charged not only by the sending institution but by the receiving institution as well. Sending wires seems to be a cumbersome and antiquated system. International transfers are an order of magnitude more complex.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There would need to be a way for lending institutions to lend using CBDC. Perhaps they would borrow from the FED and pay the FED interest in order to loan CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. A phone app would be good.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

I don't know.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The U.S. needs to get out ahead of other large countries like China or the dollar will lose its world reserve currency status.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Security is of utmost importance. Bad actors will be working overtime trying to hack it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

This needs to be defined. Today, I believe only transactions over \$10,000 are reported. A similar structure could be instituted.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Blockchain should go a long way to providing security. Beyond that I believe there are technologies being developed using quantum computing that would be unhackable.

14. Should a CBDC be legal tender?

Absolutely.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Ideally, it should pay interest. We have been in an ultra low rate environment but this will likely change. This can be set by the Fed and would approximately equal the rate the Fed lends to lending institutions.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Ideally no, but there may be a practical limit that would be very high.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The commercial banking system should be an intermediary.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Having offline capabilities could be used for criminal activity. On the other hand it may be needed during a network outage. Perhaps limiting it to no more than \$1000 would be feasible.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Otherwise, it would not replace other forms of money.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

There would need to be new technology standards and possibly new technology.

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing and internet reaching every corner of the globe would help.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential

benefits of a CBDC?

As the design is developed the tradeoffs should become apparent. Security versus usability would be the biggest tradeoff.

Name or Organization

George Schellenger

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Fraud and identification.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Let private banks handle it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No stability, too risky.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Adverse.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Tracking, IRS enforcement, invasion of privacy.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Other forms of currency.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Wait and see.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not yet.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

LOL - privacy without anonymity - seriously? Only the government would come up with that.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Severe risk in implementation and hacking at the outset.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No - should be determined by market value.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Ridiculous question, and the reason why this is bad.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Again - outside private companies would simply profiteer.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Would be subject to manipulation and hacking.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

isn't that what credit cards are for?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Of course.

21. How might future technological innovations affect design and policy choices related to CBDC?

Wait for the innovations - and focus on health care and climate change.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The government simply doesn't have the intelligence to implement this.

Name or Organization

Tony

Industry

Merchant

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDCS stand in the way of ending the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. By returning to a bimetallic standard featuring silver and gold as sound money.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. CBDCs are designed to transfer the production of the working class to the elite bankers.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Fed doesn't care about maximum employment or inflation. If it did, it would abolish itself.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. CBDCs are designed to give the Fed more control over the economy which will result in less freedom and less stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC is designed to benefit the financial sector and punish the working class.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

End the Fed.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Gold and silver are the only real money.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Much more efficiently and with more options and freedom for the masses.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't. A return to a sound money system would offer the greatest benefit to the

working class.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

By not having a CBDC, you eliminate all potential risk associated with them.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The point of a CBDC is to eliminate privacy. That is another reason they are unconstitutional.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

End the Fed. Problem solved.

14. Should a CBDC be legal tender?

No. Only gold and silver can be accepted in payment of debt under the constitution. End the Fed.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. They should not exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

The quantity limit should be zero world wide.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No firm should be given such a privilege. Control of money belongs to the people.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. End the Fed

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. End the Fed

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No. End the Fed.

21. How might future technological innovations affect design and policy choices related to CBDC?

If the power goes out, we won't have access to currency. CBDCs are a terrible idea.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Design principle: is it gold or silver?? Yes- it is money. No- it is not money.

Name or Organization

Colton McAlister

Industry

Individual

Country

United States of America

State

New Mexico

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

As a private citizen who is one of many when writing this; I am fed up with governmental spending and the printing of money at will, I am fed up with my privacy continuing to be attacked and depredated, and I am fed up with beurocrats who claim to have my best interest at heart but sell out their fellow citizen for personal gain either at will or under pressure. It is not enough for the Federal Reserve to claim we will have privacy. It must be shown and proven that governmental overreach can't extend to this monetary system, otherwise we risk our accounts being shut down or drained because we become an adversary to the Agenda. If you want my honest opinion your biggest obstacle above all else is proving a lack of centralization, hence prove decentralization. Otherwise Hundreds of Millions of people, not only in The States but Globally, will utterly reject anything your organization attempts to "sell us on". We are awake now and see the Federal Reserve for what it's always been and likely still is, a ponzy scheme that benefits the few at the peril of the many. The masses (working class, blue collar Americans) will not allow government to steal more from us then what has already taken place. Your monetary policy and safeguards protecting the privacy and lack of one-party-control had better be damn convincing for the people to accept a CBDC issued by the Historically Disastrous Federal Reserve.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I'm not so dense in that I don't see the benefit of Digital Currencies. Way I look at it, Digital Currencies are here to stay. The Central Bank part of CBDC is debatable and as it stands right now, not favorable in the public eye. I'm a first-hand experierer. The CB in CBDC coul better be achieved, as requested in the question, by not being centralized. Of course you can't do that or else you risk losing your grip over all of Humanity. Well, too late for that. Either prove decentralization and safeguards against insider trading and money laundering (likely by your executives and associated Goons in Washington), or cease to exist altogether. Like I said, DC's are here to stay, CB's are simply not required anymore.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Of course CBDC's can affect financial inclusion. In my opinion and many, many others, the net effect of anything involving a Central Bank is negative. The Federal Reserve and other Financial Institutions have stopped at nothing as to prevent financial inclusion and in fact promote the opposite. Barriers to Entry is a bankers best friend; more insider trading and leveraging of information for their greedy fingers. It would have been much worse if the internet had never come about, hard to think of such a situation now but without free enterprise or the freedom of information via the internet the lack of financial inclusion would have been much more prevalent. It still hasn't stopped you bankers from rigging the market. In other words, a CBDC would likely only escalate the wealth gap and intensify the lack of trust in our current monetary system, that being one lacking any true asset-backing. Freshly printed money off the press, or in this case, freshly programmed money within the code.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I'm starting to get more emotional in these responses therefore I must stop. My point has been made however. Either PROVE you are good and wholesome, or perish like that of an old discarded piece of clothing. Central Banks are not required and to think they are is simply a lack of creativity and perhaps critical thinking. I for one look forward to a gold-backed and/or precious-metals-basket backed currency, but I won't hold my breath. Prove to the people that for once since your creation (that of the Federal Reserve), you stand by the people, for the people, and you might just have your wish of a Bright New World with CBDC's.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Individual-Nation-Sovereignty is the only way forward with the newly awakened masses, and it starts with individual, sovereign currencies.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Clifford Anderson

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There is no such thing as a power government won't eventually abuse. A CBDC will allow eventual complete control over citizens money, forcing them to spend or not on certain things with time deadlines and different policies for different individuals. It would allow too much surveillance. Governments will abuse the privacy protections. Guaranteed. It will allow governments to steal directly from specific individuals and financially prosecute easier. It will allow more of the ruling by financial pressure instead of laws like we saw in the marijuana banking industry. This is a hill I will die on. If you create a CBDC I will move to another country.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Private Stablecoins with characteristics determined by the market. WITH privacy allowed. This is mandatory. I will not be using government surveillance coin. Ever. Period. I would rather move to a third world country that has freedoms than a first world country that soon will have few.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. Whenever governments gain control people are excluded. It's companies like STRIKE Global who are creating financial inclusion, not our government who has sanctioned a quarter of the world.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would destroy it, as no patriotic American will use a dystopian CBDC.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. As everyone flees government surveillance coin for alternative more useful, effective value transfer tools. Tools where we don't have to worry about the government confiscating the tool, or spying on our use of the tool.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Again, marking the dollar a more dystopian tool of value transfer would decrease demand. I'm sure you know why that's a problem. B

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. CBDCs are DOA. Even if they don't start abusive they WILL become abusive. Any power that isn't explicitly made impossible for the government to abuse, will

eventually be abused. Look at history. Hell look at the financial repression the worlds central banks are inflicting on their citizens currently with negative real rates. Lol. Im sure you are familiar with abusing tools to get out of a 135% debt to gdp. so you get the gist.

8. *If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*

As long as it is as good or better at every attribute than cash. Government surveillance inflationary theft coin won't cut it.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

Look at Strike Global for an idea of where the future of Payments already is. You are waaaaaay behind.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

We shouldn't let countries with less freedom convince us to have less freedom and privacy. Just because one country jumps off the CBDC dystopia bridge doesn't mean we have to.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

No. Don't make one.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Tools will be used as tools. That's why they are tools. Deal with it. Or lose out completely. We will not use your dystopian cbdc. And it would likely be highly destructive to the future of our country. Just Say No.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

No. Do not create a cbdc. Money is a tool. Stop making the most important tool humans have less effective. It's boneheaded, counterproductive, and a direct attack on the citizens you are supposed to represent. Stop.

14. *Should a CBDC be legal tender?*

No.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

No. Because there should not be a cbdc.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Wow. And this is why we can't have a cbdc. You've already started with the dystopia control crap. That's amazing. I figured we'd have to wait like a year before you really started attacking citizens but no. You're already preparing. ♂

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Don't make a cbdc.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Don't make a cbdc.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Don't make a cdbc.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Don't make a cdbc.

21. How might future technological innovations affect design and policy choices related to CBDC?

Don't make a cdbc.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Don't make a cdbc.

Name or Organization

Timothy Nowell

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

None. The Fed has done more to devalue the dollar.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

All by private citizens.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative for inclusion. After the Tuskegee Experiments, many African Americans don't trust the government.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Negatively, I'd say.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely. It would be another avenue for devaluation of currency.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not creating it. I think the answer to the second part is self explanatory.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Let the people decide how they want to transact, free from government oversight.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Some parties won't accept it, some won't use it, and I can't imagine countries excited to use fake money.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't. Other countries are not the United States.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not using it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

By allowing complete anonymity. It's not the government's role to monitor what private citizens spend their money on.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Hacking is always a risk. Not creating this would be the safest route.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It's not real money.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. That's called Communism.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Wait, so you're admitting to this being out of reach for citizens without net access? We have something with "offline" capabilities. It's called cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Don't make it. Go back to the gold standard and abolish the Fed.

21. How might future technological innovations affect design and policy choices related to CBDC?

What's wrong with paper money?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no benefits. End the Fed.

Name or Organization

Lorraine Kisly

Industry

Individual

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One comment China has backed its entry by gold. Can our CBDC compete/ survive without such backing?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Donald Didion

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If you introduce digital currency I'll work for barter and trade. The government has no business tracking everything I do. A black market currency of some sort will be introduced.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Optional but hard currency must still exist.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yea lost faith of the US Dollar.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It won't nobody will participate.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No one will trust it as it's too invasive.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keep hard currency

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

My use of cash won't decline.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Don't know

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Reico Cartwright

Industry

Individual

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that a CBDC would have the potential to negatively impact the older US populations. Alzheimer's disease is currently ranked as the sixth leading cause of death. A CBDC is only as good as the memory of the person(s) using the currency. My belief is that GenZ and younger populations could greatly benefit from a CBDC but the older population would lose access to their funds based on the number of (memory) steps needed to use Digital Currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

There would be a negative effect mostly on people born in the 1900's. That generation does not live totally in a digital world.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC that is coded to rise with inflation vice coded via the mining price would be a wonderful saving/investment vehicle.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Merchant

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Completely against this CBDC. It would mean customers we encounter will pay with their graham cracker--aka the smartphone. Many of us hate these phones, and do NOT carry this awkward-to-hold and poor excuse for a computer. We do NOT wish to go through the Internet for this kind of sale. We already tell a few customers now and then to go to Hell if they suggest payment with crypto-crap Cash only--as it's been the American way for over 200 years. They must carry some cash in their pockets/purses. A CBDC would eliminate cash purchases to the detriment of many merchants. Most rural sales are NOT even on the Internet due to its outrageous cost!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are NO benefits to digital hot air. Use the gold and silver standard.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Probably ruin it.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would probably ruin both.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, merchants and vendors would be impacted that accept cash only to give a discount.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

We find NO benefits to a CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, as already stated above. Now we see it's mentioned here in #8.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Why should we care? Have them pay with a credit card.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Why should we care?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Everything is at risk with crypto crap!

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

There would be NO privacy since tracking is easily done to a person with a graham cracker phone.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

NO CBDC.

14. Should a CBDC be legal tender?

NO, NO, and NO, NEVER!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO CBDC.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

NO CBDC.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No benefits to any form of CBDC that are foreseen.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Many would then be FORCED to carry a graham cracker in their back pocket or person.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No benefits to a CBDC that are foreseen.

21. How might future technological innovations affect design and policy choices related to CBDC?

No benefits to a CBDC that are foreseen.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No benefits to a CBDC that are foreseen.

Name or Organization

Ernest Shackleton

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

That the status quo of creating money out of thin air will continue and there will be no public-facing transparency to see where the money is going (eg. the CIA)

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Shut down the Fed - audit all of its past financial dealings, issue indictments based on the findings, arrest and prosecute all the criminals, execute those found guilty and never let anything like it to ever exist again.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It would be horrible. Digital currencies must be decentralized and out of the control of the corrupt criminals in our government who are funded and controlled by the private Federal Reserve central banking system.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Those are not your goals and you know it, you dirty liars.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Unless the Fed is audited and the CBDC tied to hard assets like gold or silver, there will be no financial stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The Fed could freeze funds. Funds could be hacked. It's an awful idea I'd put into the hands of incompetent short-sited bureaucrats.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Indictments, prosecutions, and executions of all the central bank criminals.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. We don't need your worthless fiat money.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Decentralized crypto currencies

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

America is supposed to lead, not take our cues from piece of shit countries like El Salvador. Man-up America - reverse the gender reassignment procedure you've gone under the last several decades, you Lil biyatches.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Ask Joshua Steinman and Galvanick

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The US Dollar facilitates more illicit financial activity than any CBDC ever would, so shut the fuck up with this stupid FUD

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Ask Joshua Steinman and Galvanick

14. Should a CBDC be legal tender?

Who cares. Banks are zeroes. The people are taking control of the means of exchange and of the world. Nothing can stop what is coming. NOTHING.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

30,000% APY or GTFO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What kind of retarded communist wrote that stupid question? Kamala? Is that you behind the keyboard?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Militias with guns. LOTS of guns.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Uh, yeah, probably - offline capabilities is called physical gold and silver.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Use XLM or XRP as the base layer.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

XRP is the only solution and you know it, clowns.

21. How might future technological innovations affect design and policy choices related to CBDC?

Your answer lies within the metaverse...

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Hard cap on maximum supply

Name or Organization

Mike Davis

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Government waste and overhead.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are no benefits.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Net effect would be negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would have to replace the current system

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If you can not prevent fraud and federal policies from preventing financial crisis in the stock market and banking institutions why would you expect the federal government to create a less fraudulent and more efficient system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC is targeting a niche financial system where individuals are taking an educational gamble on increasing assets.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Then back bone of Crypto currency is illegal and high risk decisions to increase wealth. How would the federal government try to compete in that system.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Users would fight for privacy the governments would fight for transparency to collect taxes.

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

Not at all.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes stop the program use tax dollars in better ways.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can not the government will always be a red flag for those conducting crimes.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Override and extend FDIC laws.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. The government would then use it as a form of bond which has not worked out well at all in the current system for the average individual.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes. Quantity should be limited to the limit the government fully protects and guarantees.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Individuals Use at your own risk with government backing individuals of their transactions like a bank.

21. How might future technological innovations affect design and policy choices related to CBDC?

It will make it obsolete like bonds.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

30 years away from any capability. I would stay so far away from it as the current creator is trillions in debt.

Name or Organization

Benjamin Aho

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Will the CBDC infrastructure be open source, allowing all parties to verify it's fairness and it's privacy guarantees?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, Central Banks should return to a hard money standard, and put Bitcoin in their reserves, and via smart contract, a CBDC would be backed and redeemable in that Bitcoin collateral.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If the privacy guarantees are not adhered to, and provable, then yes, there could be significant weaponization of money, and an implosion of public trust in it. Unless Open source, I will not truly trust a CBDC to be private, and would use it as a means of doing business, as little as possible and would opt for other forms of money.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Federal Reserve's mandate to achieve maximum employment is what is fundamentally causing the debasement of our currency, and that goal should be eliminated from the Federal Reserve's monetary policy objectives.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

There is a large and growing cohort of people that already do not trust the Federal Reserve, and more control over the money supply will destabilize what trust remains. I believe it will cause a tipping point in trust.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Physical cash must always exist and be available to the public. There are plenty of scenarios where it is still needed (i.e. local power failure, computer payment system issues/hacked, etc).

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

It is already happening on the lightning network with Bitcoin as the payment rails (i.e. Strike).

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The fact that a highly communist country, China, is moving in the direction of a CBDC, to exert control over it's people should be a warning sign for United States. The U.S. has found deep success in supporting and pursuing liberty, freedom and privacy, and we should allow these deep principles to govern our money. Who will use a Chinese CBDC? Nobody that I know. That distrust should not be sown in American money.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Why is it assumed that it shouldn't provide complete anonymity? Interparty cash transactions provide essentially complete anonymity... Why should a CBDC be designed any differently? It is only because of the temptation of the government to breach that trust that it even matters. Just like it has done countless times since 9/11. This is the wrong question.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

What would be the economic driver that would generate the cash-flows to pay that interest? Printing more money? Programming fiat currency to debase is the reason that Bitcoin was created, and become so popular. If it does not generate free cash flows, then it should not generate earnings for it's unit holders. There is no free lunch. A CBDC should be hard money, and allow people to use it as a store of wealth, without debasement.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Why? We are not China.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Tedd Vinson

Industry

Individual

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDC would include all, if everyone was given a debit card to access the funds and make payroll deposits and deposit cash into CBDC account, for example at a post office. Then it would also be easier to send money to your family and friends using the CBDC app.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC would facilitate transfers between a digital dollar and other nonbank money which would lead to more liquidity and freedom to buy and sell.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

Yes.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No. Why would I open a digital bank account with a \$1000 limit for example? What if I was sent more than I am allowed? Would it just disappear?

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Yes. A debit card should be able to access the balance of CBDC and convert to the USD value at point of sale.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Yes. A debit card should be able to access the balance of CBDC and convert to the USD value at point of sale.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Make CBDC a digital currency bank account and give every citizen a debit card that can spend the CBDC so that it can be accessed and withdrawn in USD at an ATM without needing the internet. Allow cash deposits converted to CBDC at post offices, which goes onto the card. An app would allow to manage balance, send or receive CBDC, and get direct deposit from employers via CBDC, as well as ACH transfers to and from CBDC account.

Name or Organization

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If implemented, this has the potential to nullify a person's ability to purchase or trade money by government bureaucrats. Given the enormous erosion in trust the federal government has produced in all aspects of its jurisdictions, has opened the eyes of millions of people. If a person's complete and total livelihood can exist as a series of zeros and ones on a computer system is dangerous, and in the very least prone to abuse.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

yes, return to sound money and not fiat.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

who the hell cares about inclusion when it comes to money. We can all get paid the same way, if you want to make it easier for people to get paid, setup that system, but don't change the currency.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

if the fed got its hands on actual digital currency, i believe they would immediately abuse it and diminish the already low value of the existing dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

i believe it would be negative. once the government gets into the business of dc, all other platforms will lose value.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

by introducing a government entity into the dc marketplace, regulations would immediately arise and stifle the growth we have seen

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

the tool of abstinence.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

no, dc already exists as a means to cover your paper money that lives as zeros and ones in computers. The ability to cash out in paper is the only way to truly live free of potentially having all your money revoked.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

who cares, the market will answer that question, and if you want to contribute, make it easier for banks to transfer money faster.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

if you want to play follow the leader i suppose, but if you want to be the global leader, and set an example, then i suppose you would lead.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

yes, dont do it.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

i don't believe once you are a government financial holder in dc, that you would have any anonymity, especially from the government. You guys have the ability to spy on governments but not the ability to root out illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

how about the ability for some kid to hack that system. I have zero confidence in government to manage the peoples money.

14. *Should a CBDC be legal tender?*

cbdc should not exist

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

i will never use a dc that is created by a government agency. for that reason, the interest question is moot.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

again, now you are talking openly about stifling a persons ability to gain money. if you start the talks with dc, its only a matter of time before you start using it for paper money.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

none, dont do it.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

none, dont do it.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

we already have that with credit cards, paypal etc. dont muddle it.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

you can do that now with paper money, just improve that system.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

yeah, the worse thing that could happen if this is implemented, is changing it based on technology, as we know it will be for the benefit of us all, im sure.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

the only people that benefit from dc in a government sense, is the creator of such currency. everyone else will be second fiddle. To conclude, dont do it.

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1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The quote is "optimized for maximum profit" That's how banks transfer money today. CBDC will have a cost or lost revenue which they will have to make up somewhere or be less profitable. The existing system could provide real time transactions if they wanted.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

yes. The existing system would work without the profit motive.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

it's not addressed. Banks set the cost of entry high enough so that the unbanked cannot afford to be included.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC is just a tool. The policy and regulations will form the basis of the outcome.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC will be net neutral so long as regs and policy are the same or in parity with current systems.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

If CBDC is left unto it's own and self regulates then greed and speculation like crypto currencies will take place on all levels. "too big to fail" will take on another meaning.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I don't think you can. As we've seen recently the bad guys have the profit motive and the tools we have are just not getting any better. Also, while FDIC protects our money at rest it does not protect us from fraud.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

CBDC is nothing more than some sort of debit card. We are already using credit/debit cards. Risk is covered by fees paid by the merchant. Moving the fees to the customer helps the merchant but not the GDP. Cash will always be used at vending machines etc in order to avoid fraud.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

Again, bank transfers are all about maximizing profit. People are OK paying lower fees for longer xfer times and the bank(s) use the funds for short term loans.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

none. This is an internal matter.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

besides appropriate punishments and legal remedies... not invented yet

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

There simply isn't complete anonymity. Privacy is already covered by PCI and PII. If the transactions are public then eventually anonymity is lost.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

devices are particularly vulnerable, however, application borders between the auth and settlement systems could make systems more secure. Maybe even a new breed of 2FA.

14. *Should a CBDC be legal tender?*

no. That would solve some of the problems and limit the attack surface for the bad actors.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

fees and interest should be based on the economy.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

no, however, when combined with credit and debit cards... but limit the transaction amount without verification or system configuration.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

I do not want to use CBDC at a vending machine or the local bodega. Maybe a large grocery chain or to buy a car. Intermediate "processors" could be anyone except you need to look to the existing trust model for companies like FNIS, First Data, etc.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

It's not possible as it has a consensus crypto requirement.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

It's just a creditcard number.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

none is required. All of the associations handle currency conversion. This would fit that same functionality.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

no different than existing systems. It's just a tool.

22. *Are there additional design principles that should be considered? Are there tradeoffs*

around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Profit is going to get in the way. Unless the banks and other systems that are in the food chain get their cut these systems may well be abused.

Name or Organization

Erik Willis

Industry

Academia

Country

United States of America

State

Utah

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The potential benefits would be having the United States acknowledge to use of the blockchain and cryptocurrencies as a great improvement to the world financial system, which will help many poor people gain access to the banking/finance world. This will also unlock opportunities for new industries and challenge countries like China and Russia who oppose the use of the technology.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I think it is important to have other private partners and innovators collaborate with central banks to ensure that all options and upgraded technology is used in order to have the most robust CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The positive net effect would be overall acceptance of the new technology. The number one potential negative would be the possibility of illegal data collection and use. Secondly, digital currency should never eliminate traditional fiat.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC can be manipulated the same way as fiat.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

In this time of global economic transition, a CBDC could help with potential inflationary pressures on fiat. CBDC can be another option of payment and exchange.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

There is potential for adversity in all things. However, having a CBDC option for people to use along with stable coins and other nonbank money will only diversify and strengthen the overall economy. It will make the cost of doing business cheaper and more efficient. The United States must create a coin before another more adversarial nation will make one that may dominate the new global currency world (i.e. Chinese digital currency)

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Global actors and individuals will set the demand for the coin. The US government, in order to keep it stable, will be able to buy coins, make coins or pull coins out of the system to keep price volatility in check.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, fiat should never evaporate.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

What will happen is that other nations and networks will fill the space in the absence of a US CBDC. We will be left behind. It will erode our fiat and we will be subject to the whims of foreign monetary policy.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should act independently on its own. It is in the national interest to invest in blockchain technology and a digital currency. The US should define the terms and let other nations follow.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I cannot think of any.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

To protect consumers from the government or other private groups from destroying privacy, we must look to the US Constitution for answers. There are several amendments that address privacy that must be respected and followed.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The US CBDC must be robust in their cooperation between private innovation in the blockchain and those working with the government using the new technology. Innovators and planners need to be ahead of the technology using every available innovation to secure the coin. Since the beginning of currency there has always been thieves.

14. Should a CBDC be legal tender?

CBDC as well as some stable coins and a few other cryptocurrencies should be legal tender. The laws must classify coins as either a security, a new investment, legal tender, or a payment coin. Crypto technology is diverse. There needs to be clarification.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

To help stabilize CBDC, the use of interest could be a tool that would benefit the monetary system. Perhaps this would be an option.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, CBDC should be used like fiat. But to maintain stability, perhaps a tax would help if problems of extreme deposits begin to destabilize the currency.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Do we need an intermediary? Can we distribute CBDC like fiat? This may be a unique opportunity to take intermediaries out of the equation and allow all to collect and use the CBDC by way of a crypto wallet.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I don't know how this works.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, it should. Again, we need to consider the technology and what it brings to the table in terms of efficiency and reduction in costs for all. Private pay rails can handle this very cheaply, with security and with speed.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The technology is already in place. There should be some tech standards. Again, the technology is ready to be utilized by a CBDC already.

21. How might future technological innovations affect design and policy choices related to CBDC?

The innovation should be ongoing. The CBDC should be changed based on new innovations.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Not to my understanding.

Name or Organization

Nathan Stueland

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Hackers and lax cybersecurity

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Uncertain

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Much of rural America and Native American populations would be left behind

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Create additional uncertainty in the value of the dollar while allowing for more volatility

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If counterfeiting currency is an issue, counterfeiting or altering CBDC would be ten-fold. i.e.: See the cyber ware currently raging

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I could, but there could be some benefit. It is difficult to ascertain.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The use of blockchain technology may help keep CBDC resilient.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, very likely, however privacy concerns abound.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It already is. It is not difficult to move money digitally.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should be a consideration, however we must do what is in OUR (America's) best interests.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Blockchain technology for accuracy/resiliency. If a CBDC exists, it's at risk.

14. *Should a CBDC be legal tender?*

No

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

It should operate same as cash - no interest

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No, but see above: cyber risk is real and this could be exploited.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Banks and credit unions

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

No - it's digital - that defeats the purpose.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Is it easy to buy cash at point of sale? If yes, then CBDC should be designed to be as simple.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

No idea

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Quantum computing. If this is truly achieved, we're all in trouble.

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Kenneth Murphy

Industry

Individual

Country

United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I have lived over 77 years using the existing dollar. I love using it at yard sales, estate sales, tips at restaurants, tithes at my church, donations to the homeless, etc so don't take our cash away. This would ruin life as we know it. It could ruin small businesses.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes don't use it. You already have a better way. It is called the dollar which is recognized worldwide.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Would be negative for everyone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would not help in any way. Please think about what you want to destroy.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Absolutely negative!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Would cause extreme confusion about our investments and normal savings because it would not be safe or stable.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no benefits of CBDC to the average individual.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Cash is and always has been the best means of paying for everyday purchases, especially when a computer is not available.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Just like it always has. Get real!

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We are our own country- leave it that way. I am a veteran.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Probably not, you will make a giant mess.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It wouldn't. That obviously is why you want it in the first place.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Will have same security problems we have and maybe more. You want international security then shut off US connections to foreign countries that hack our systems.

14. Should a CBDC be legal tender?

Absolutely NOT.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Not a problem if it is not implemented. Since CBDC will never be stable then how could you even pay a constant interest rate?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

If CBDC is to be mined and/limited, then it will have to be limited.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Would have to be monitored and audited by a government agency. Less trouble to just not implement it!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Beats me. Just stay with the dollar. Already tried and proven.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Good luck with that one. The general public is going to hate it and have less trust in US government.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Please leave new technology alone. This will never work or be accepted.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Final comment: I see no potential benefit of taking the dollar away from lower income American citizens.

Name or Organization

Matthew Stockli

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The national debt is of concern and should not be taken lightly, the hypothecation of dollars onto blockchain technology should NOT take place. The amount of fraud , centralized control and decaying purchasing power makes the dollar the least likely candidate to succeed on the blockchain .

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

None of the benefits are worth the risk . The Federal Reserve should encourage stable coin issuers to be held accountable on their holdings and backed assets . They should be required to hold the dollars equally on the fed system . In no way shape or form should the Federal Reserve issue a digital currency into the space of blockchain . The amount of inflation in physical terms is matched with the soaring inflation of the Tether printer. If the dollar is allowed to be printed both physically and digitally, the value of the dollar will never survive . The labor shortage is something to consider as well. To support a central digital currency takes a lot of man power, including the technological know how. In the space of crypto currencies , the least innovative and least practical technologies will perish by market sentiment .

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

a CBDC will further divide the rich and the poor of this country. The ability for people to utilize the dollar as a top asset across borders , is only useful to people who get to cross borders. The CBDC will encourage more loopholes in online frauds with dollars and increase telemarketers to all time highs .

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You would not be able to higher an effective team to implement and deploy this technology , let alone support it . do NOT attempt to release a sub par technology to an already dying dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Take the time to research the sheer amount of tokens across all platforms of cryptos , the numbers cannot be counted by man . The dollar will follow suit if brought online . The industries and activities that take place in traditional financial systems would inflate crypto markets and the pegged physical dollar to extreme levels .

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The CBDC will require certain controls to be met with its counterparties . This is not inclusive to all people of the system but will be done if the plan is implemented . This creates stronger ties between corporations , the Fed, and the federal government. This continuous behavior

kills entrepreneurs and free enterprise in the US . This will only contribute to further regulations, stifling's of freedoms and invasion of privacy . It also allows for the government that you serve to print assets in another medium . THIS IS NOT GOOD

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The tool of not creating it . The tool of fixing the money problems .

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No , the dollar is losing its purchasing power everyday . the fact that the money we print costs more than the face value means it should not exist , just like the digital version of it . Do the right thing and investigate the unwinding of all the debt in the system from 2008. Use free market economics to make recommendations on how to get back to positive balance sheets and get our money worth something once more .

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The free market will decide what is most useful. The dollar is sucking the equity out of all citizens of the US . Why would they keep their dollars if it cannot hold its value , who would hold the dollars on the blockchain if users do not want ? Tether and other "stable coins" should be audited by the assets they are claiming to represent . The bubble created by tether in the crypto currency space is a huge concern as it is obvious how money flows.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should not implement a CBDC .

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not creating it would avoid all risks

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

How does the dollar do it now ? By limiting access and requiring over information . if you want CBDC to be like cash , it should be anonymous . The dollar is used in more illegal activities than any other medium of exchange. If the CBDC is to be made , how would it handle the ledger? Any tom foolery in this department will have the whole internet up in arms

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

inflation affecting and corrupting other , currently "healthy" , ecosystems .

14. Should a CBDC be legal tender?

No the CBDC should not be made .

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Are you kidding me ? What will you pay your holders , negative -6% real rates ? You have broken the money , interests cannot be offered to end users due to servicing obligations . Really try to fix the problem and bring these huge issues to light

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No the CBDC should not be made

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Firms or profiteers? The whole system that this paper describes is via the minting power of the peoples taxes . There should be no intermediators as this is blockchain technology and

that would defeat the purpose of having a consensus model /

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

no offline capabilities , should not be created . You do not have the man power or the support to handle such an endeavor

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

no , you cannot create this out of nowhere . you will end up paying too much money to get developers to build crap technology for too much money.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

dont do it .

21. How might future technological innovations affect design and policy choices related to CBDC?

The federal government will become more tyrannical than ever, it will not allow privacy and demonize anyone that does not fully comply with their CBDC , this includes banning competing choices. The CBDC will be used as weapon

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

It is inherently wrong to bring this idea to life . This will ultimately kill a thriving new industry. Bring regulation to Tether and stable coins claiming to be backed by dollar . Do not make thi CBDC , for the love of the United States .

Name or Organization

Jeffrey Rivard

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This plan will further divide our country. It is simply a means to track, and ultimately control the populace. Zero benefits, except to the government.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Scrap the entire idea.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

What is inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

27 trillion in debt, 100 trillion in unfunded liabilities, and zero % interest on savings. Good luck on your pursuit. We'll just go over the cliff sooner.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It will cause societal division and a decrease in stability

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The financial sector will always do ok. If they screw up, they'll get bailed out.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Central Bank Money. That says it all. The end of the country as we know it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It will be one step closer to the cliff.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Let them do it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The financial sector will not have any risk. The common man will have all the risks.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It will be impossible to preserve anonymity, and crime and corruption will run wild.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The risk of crime and corruption cannot be eliminated.

14. Should a CBDC be legal tender?

Why have "currency" that is NOT legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

The Government will not be able to cover its interest payments.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

If it somehow goes forward, of course.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Fraud, corruption and theft will run rampant. The whole thing is a scam.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It should have zero capabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Why try to fix something that's not broken? This is insanity.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

There is no defense against the hacking that will occur. Billions of dollars will disappear without a trace.

21. How might future technological innovations affect design and policy choices related to CBDC?

I can't predict future technological innovations.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This seems like a government credit card takeover. Just balance the budget and stay out of people's lives.

Name or Organization

Charlie ross

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Cbdc s are going to be a thing. Don't let the u.s be left behind.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Instant transactions around the world

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Positive

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

Yes

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Yes but small maybe 4%

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Yes maybe not above a extremely high limit that could potentially cause harm to the coin

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Run it on Algorand. They have almost all the tools in place already.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Industry

Individual

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

By ending the criminal Federal Reserve

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

By enacting a complete stranglehold over the working class (which can be avoided by ending the Federal Reserve)

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

NEGATIVE, we know what you're up to

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

By facilitating a new level of corruption using emerging technology to enslave the people whose money you manipulate and devalue

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Jail for all bankers and politicians who participate in corruption

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Eat shit

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

By the invisible hand of free markets that you so despise

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

By acting against the interests of corrupt politicians and bankers

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

YES! BY ENDING THE FEDERAL RESERVE ONCE AND FOR ALL

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

By shoving it up your ass

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The ones perpetrated on the public by the very people who claim to be fighting it... so YOU

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Zionists love interest

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

END THE FED

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Corrupt bankers and deep state politician scumbags

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

By feeding all corrupt bankers and politicians to some hungry ass sharks

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No need for CBDC when the people who got us here have proven to be corrupt gamers of the system

21. How might future technological innovations affect design and policy choices related to CBDC?

Ask Ted

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Other: Church

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Digital currency is the Mark of the Beast mentioned in Rev. 6. It is the tool of the ANTICHRIST !!! America's Christians will fight back TO THE DEATH before accepting the Mark !!! Elites beware, you may laugh now but one day your souls will be judged by JESUS CHRIST and hurled into the Lake of Fire (Rev. 19). Remember--if you defecate all over the First Amendment, we still have the Second. JESUS IS LORD !!!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A microchip in the right hand or forehead A pinch of incense to Caesar's godhead Blasphemy against the Holy Ghost

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Damn your financial inclusion

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Damn the Fed

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If you wanted financial stability, you'd have stuck to the gold standard

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7 years of Tribulation, and then Jesus will send you all to hell

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Important to who? God or Satan?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

We should have nothing to do with them

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Austrian economics

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You just want a list of names of all the Christians, don't you? Well put mine on it.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

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14. Should a CBDC be legal tender?

Your flesh'll be real tender in hell

15. Should a CBDC pay interest? If so, why and how? If not, why not?

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16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

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17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

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18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

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19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

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20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

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21. How might future technological innovations affect design and policy choices related to CBDC?

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22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

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Name or Organization

Kenneth walker

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

We as a country need to proceed with the innovation that is happening all around the world I want America to be the leader In all things.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I think it will be positive and provide stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It is extremely important if not the nation could fall into panic.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Ripple has developed XRP which can settle cross-border payments in three to five seconds versus one to five days of traditional legacy systems. Also it cost pennies to process versus thousands.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should only influence us in the way that we learned from the mistakes of countries that initially rolled out.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

I don't see why not.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No Nor should it have an expiration date Americans need to feel confident in this new payment system and look at it as a store of value.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes it should have offline capabilities that can be achieved using the technology that ripple possesses. It's called proof of payment protocol essentially it allows one to scan QR codes collectively.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

This can be achieved through federated side chains a technology that ripple has developed. This enables full interoperability for all currencies in the world this might have some benefits especially with cross-border payments.

21. How might future technological innovations affect design and policy choices related to CBDC?

As long as we have interoperability the design and policy changes are endless. We are moving to an age where everything could be tokenized so it is imperative that everything could work as one movement.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I think the main one for Americans is privacy Americans need to feel confident in a new payment infrastructure.

Name or Organization

Jonathan VanGelder

Industry

Individual

Country

United States of America

State

Idaho

Email

- 1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?*
- 2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?*
- 3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?*
- 4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?*
- 5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?*
- 6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?*
- 7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?*
- 8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*
- 9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

In the absence of a US CBDC, It will almost certainly evolve to the point it doesn't use the US dollar whatsoever. Cross border transfers are one of the largest strengths of digital currencies, and if the US doesn't offer an option, other countries will almost certainly take over the gap in the market.
- 10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

It shouldn't. Our decisions should influence the other large nations. Which means we have to be first.
- 11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

Yes, but so should bitcoin.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

No. Interest bearing currencies make the rich richer, and the poor poorer.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Just the assurance that it will be secure if/when it goes offline.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Probably. If you want to compete with bitcoin, this would be the CBDC's greatest comparative strength.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Great question. Current technologies are up to the task. But whether you integrate into them, or start from scratch has various pros and cons.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Consider simply adopting bitcoin instead of creating a new currency. The first large economy that adopts bitcoin will have a huge advantage over any nations that follow. And if the US adopted bitcoin, the entire world would follow.

Name or Organization

L. Harbison

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A central bank digital currency will put every action, every purchase and every financial decision under the microscopic control of the government. We the people do NOT consent. We are sovereign and free. We are not China. We will not have a social credit system and we are well aware this is a major step towards that end.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Michelle Pratt

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

In 2009, the "Federal Reserve System" -- a trademarked utility of the Federal Reserve, went bankrupt. This was (in a funny way) both the cause and the result of the 2008 financial debacle. Following TARP and that mop up, in 2017, Chase Bank, one of the controlling shareholders in the Federal Reserve System received the "FEDERAL RESERVE: name and trademark as part of the bankruptcy settlement. JPMorgan received the name and trademark "FEDERAL RESERVE BOARD OF GOVERNORS" as part of their share of the spoils. What remained of the Federal Reserve apart from the Federal Reserve System was rolled over into the "U.S. Treasury" ---which has actually been the International Monetary Fund (IMF) since 1924 ---- in 2019. So, there is no Federal Reserve. Okay? Everyone got that straight? And there hasn't been a U.S. Treasury since 1924 --- that's all the IMF in sheep's clothing. All the "Federal Reserve Banks" are now owned lock, stock, and barrel by Wall Street Commercial Banks, and, furthermore, though they continue to pretend that they have "something to do with the Federal Government" and continue to hustle "Treasury Bonds" for the non-existent U.S. Treasury/IMF, this means that the Wall Street Banks have direct access to credit purloined from the American People and are now helping themselves to whatever they want. Lurking in the background, the U.S. Military is the lynch pin holding this pile of illegal crap together, just as it has been since 1863. You all know about TARP, but don't know that under cover of the purported pandemic and all the media smokescreen created by that, Wall Street looted trillions more out of American pockets in what has come to be known as the Repo Loan Scandal. Read all about it: <https://wallstreetonparade.com/9426-2/> Among all the articles posted by Wall Street on Parade is the one titled, "The Fed Has 233 Secret Documents About JPMorgan's Potential Role in the Repo Loan Crisis" by Pam Martens and Russ Martens dated March 13, 2020 -- that is almost two years ago -- but notice, three years AFTER JPMorgan and Chase acquired the Federal Reserve System names and trademarks and assets. Read this excerpt from their March 2020 article, armed with knowing that for all intents and purposes, JPMorgan is "the" Federal Reserve: By Pam Martens and Russ Martens: March 13, 2020 ~The Federal Reserve Board of Governors (JPMorgan's trademark since 2017) has acknowledged to Wall Street On Parade that it has 233 documents that might shed some light on why JPMorgan Chase was allowed by the Fed (JPMorgan Chase) to draw down \$158 billion of the reserves it held at the Fed (JPMorgan Chase) last year, creating a liquidity crisis in the overnight loan market according to sources on Wall Street. After taking four months to respond to what should have been a 20-business day turnaround on our Freedom of Information Act request, the Federal Reserve (JPMorgan Chase) denied our FOIA in its entirety. (Our earlier request to the New York Fed resulted in the same kind of stonewalling. See The New York Fed Is Keeping JPMorgan's Secrets Close to Its Chest.) The Wall Street liquidity crisis forced the Federal Reserve (Chase), beginning on September 17 of last year, to begin making tens of billions of dollars in loans each business day to the trading houses on Wall Street. It calls these firms its "primary dealers" since they also engage in open market operations with the Fed (that is, JPMorgan Chase) and are under contract with the government to make purchases of Treasury securities during Treasury auctions, a dangerous symbiotic relationship to say the least. Apparently, the authors of this article had no idea HOW close this "symbiotic" relationship is, because JPMorgan Chase IS "the Fed" at this point and has been since 2017. Why wouldn't it loan itself our American credit at our expense for its investments and their Wall Street Banker Buddys' investments in our property assets? This was the first time (quoting the Martens' article again) since the financial crisis of 2008 that the Fed (which is now JPMorgan Chase) had made these so-called repo loans to

the trading houses on Wall Street. [End excerpt.] Read that: JPMorgan Chase, operating "as" the Federal Reserve and Federal Reserve Board of Governors, has been loaning itself and other big Wall Street Banks immense amounts of your credit to buy up land, businesses, homes, mines, and other actual property belonging to actual people, and they are using a trademark scam to do it. Not only that, while the original Federal Reserve was a private banking consortium that was as "Federal" as Federal Express, it was accountable to the United States Congress. This new criminal corporate bankruptcy fraud and "merger" take over, leaves JPMorgan Chase a free hand to dip into the public's credit to defraud and rob the people of this country without any accountability at all --- and the U.S. Military is standing by, letting them and the other Wall Street Banks do the looting. Want more?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

In 2009, the "Federal Reserve System" -- a trademarked utility of the Federal Reserve, went bankrupt. This was (in a funny way) both the cause and the result of the 2008 financial debacle. Following TARP and that mop up, in 2017, Chase Bank, one of the controlling shareholders in the Federal Reserve System received the "FEDERAL RESERVE: name and trademark as part of the bankruptcy settlement. JPMorgan received the name and trademark "FEDERAL RESERVE BOARD OF GOVERNORS" as part of their share of the spoils. What remained of the Federal Reserve apart from the Federal Reserve System was rolled over into the "U.S. Treasury" ---which has actually been the International Monetary Fund (IMF) since 1924 ---- in 2019. So, there is no Federal Reserve. Okay? Everyone got that straight? And there hasn't been a U.S. Treasury since 1924 --- that's all the IMF in sheep's clothing. 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Read all about it: <https://wallstreetonparade.com/9426-2/> Among all the articles posted by Wall Street on Parade is the one titled, "The Fed Has 233 Secret Documents About JPMorgan's Potential Role in the Repo Loan Crisis" by Pam Martens and Russ Martens dated March 13, 2020 -- that is almost two years ago -- but notice, three years AFTER JPMorgan and Chase acquired the Federal Reserve System names and trademarks and assets. 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4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

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5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

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6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

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8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

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9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

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11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

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12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

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13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

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14. *Should a CBDC be legal tender?*

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15. Should a CBDC pay interest? If so, why and how? If not, why not?

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16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

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17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

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18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

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19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

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20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

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21. How might future technological innovations affect design and policy choices related to CBDC?

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22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

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Name or Organization

Matt Kuckkahn

Industry

Individual

Country

United States of America

State

Colorado

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One risk is people do not understand it and have zero education on it, so they will inevitably make grave errors such as losing wallets or keys.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Use existing public blockchains which are already backed by digital dollars.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It is inevitable that people who have access with it will have an easier time navigating finance and payments. It will further concentrate power in the hands of central banks and entities with the closest ties to the central bank because they will be the ones most able to leverage digital assets.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Dollarized assets could be more liquid and remove friction to transactions, removing predatory middle men.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Issuing power should be in the hands of the people where it rightfully belongs, we are after all borrowing on our own full faith and credit. If issuing power remains centralized it will be negative stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Not too concerned about these things.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

2% symmetric inflation is impossible with the fed's tools unless the fed has the tools to buy and sell all assets not just dollars or bonds but how rigged of a market do we really want or need.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No, because we have decentralized open source public block chains that can already be used widely for payments in addition to digital banks like paypal.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

Open source public blockchains seem the easiest to use.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

We have to maintain dominance over China and Russia at all costs, and the decision to issue a CBDC should be weighted heavily by these competing adversaries.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Put a cap on the actual rate of dollar creation. 40% increase in money supply in a single year has shaken my confidence in the dollar to my core.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Dollars already have complete anonymity and facilitate illicit financial activity. We've been okay so far.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

It should be encrypted and siloed in compartmentalized trusts.

14. *Should a CBDC be legal tender?*

Obviously?

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Yes, because we all know the fed has no reserves and re-leverages it.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Whoever wants to, whoever can conform to a standard set of regulations and education.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Yes, same way decentralized cryptocurrency does it. No need to remake the wheel.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Yes, QR code readers work good. Wallet addresses work good.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Check out the bridges being developed in the crypto space like Dogecoin - Ethereum bridge. Or Paypal to Bitcoin.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Quantum computing could brute-force some crypto blockchains one day.

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Bridge it to existing crypto's to max liquidity of the USD and make the USD the reserve currency not just for the world, but all of crypto as well.

Name or Organization

Herb Krejsa

Industry

Payment System Operator or Service Provider

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

1) A digital currency not fully backed by any assets such as gold will be subject to the same debasement as the current fiat currency, and so will have the same problems as we see in paper currency today. 2) A digital currency gives the Federal Reserve the power to automatically deduct, with no recourse, funds from an individual's digital wallet to support political or social agendas. (And to clarify my position, this is a risk to citizens, NOT a benefit.) 3) A digital currency which does not have distributed, independent processing in the way Bitcoin does is more subject to disruptions in processing, both by external actors as well as by government.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, allow citizens to use Bitcoin as any other currency by not taxing Bitcoin when it is spent on goods and services.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDCs will likely be used for so-called financial inclusion, by either creating eDollar units to give to certain individuals based on social agendas, or by reallocating eDollar units from some individuals to others based on social agendas. This will have a negative impact on all citizens by further diluting the money supply in the former case, and by negating the incentive for people to work in the latter case.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The price-stability goals will completely collapse under any currency system where government can exponentially inflate the an unbacked currency supply.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial stability will completely collapse under any currency system where government can exponentially inflate the an unbacked currency supply.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, a Central Bank digital currency would bypass many functions which the financial sector currently provides.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of

central bank money that can be used widely for payments?

Yes, because citizens do not want every transaction tracked and possibly used against them in a future "social credit score".

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Anonymity in person-to-person transactions is a privacy right people are entitled to.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Depends where the "interest" will come from. If the "interest" is just more eDollar currency units created by the Federal Reserve, then that simply dilutes the value of the existing currency units.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO! No no no.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Mark Manoukian

Industry

Individual

Country

United States of America

State

Montana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

With \$30 Trillion debt we do not need to add another currency. It will be rife with fraud.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

9% inflation is not price stability

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes with manipulated fraud

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

create policies to keep cash alive

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Credit card use is the only digital system we need.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

China owns a lot of the US, Smithfield Foods for example the largest pork producer in the US is owned by China. Keep the dollar

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Individual

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Unbridled issuance and debasement based on Monetary need of controlling entities (i.e. Fed Reserve, Fed Govt, Banks, etc) above and beyond the current, unbacked Fed Reserve Note we use now.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. Absolutely not. Central Bank control of our nations currency has been corrupted since the establishment of the Fed Reserve and subsequent dissolution of the gold standard.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Maybe, however the potential for exclusion/restriction based on non-conformance usage patterns by participants to accomodate the fiscal needs of the governing body, at any given time, are almost guaranteed, regardless of assurances to the contrary.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will make it easy to affect monetary policy, but not for the benefit of "maximum-employment" or "price stability". The current fiat/FedReserve system has those abilities and have failed on all aspects, save for allowing the continued wasteful policies at the expense and indebtedness of the American tax payers.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Absolutely negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

If it is not decentralized (which it wouldn't, being central bank controlled) which would be no different then the current system, save for more avenues for central bank control and corruption.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only tool would be not to implement it. There is not benefit over the current system that would make it beneficial to anyone other than the controlling bodies.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It's called the debit/credit card system.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

Blockchain. Decentralized blockchain.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

They shouldn't. The citizens of the U.S. should decide.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

No. The Fed Government and World banks have proven their incompetence in their complicity and duopoly.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Impossible.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Stay out and let the private sector iron out the issues.

14. *Should a CBDC be legal tender?*

100% NO.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Dave McGlaufflin

Industry

Individual

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Electronic hacking is the biggest issue.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Get smarter about issuing legal tender. Get rid of the penny, for example.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, if limited to a certain privileged segment of society. Must be available to everyone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Unknown - too many variables, so you need to really think this through first.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative because it could exasperate swings in the markets.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Same - too much volatility

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Implement specific rules and controls if you decide to go forward.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, only the Federal Government can issue currency. Declare illegal anyone else's currency used in the US except that issued by the Federal Govt, per the US Constitution.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Converted to other countries' issued currencies, just like now. Declare everything else illegal.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Benchmarking and try to go forward together, if possible.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Keep on top of problems and issues by international rules, frequent meetings and addressing problems rapidly.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

This is the most difficult with all the hacking, etc

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Implement rules for maximum control of the platform and process. The internet needs to change to become more secure with no more viruses hacking, spyware, etc. It is just the wild wild west until we can put in real controls.

14. Should a CBDC be legal tender?

That is up to the US Government. ONLY currency issued by the US govt is legal tender in the US.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Dont know

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Are there any quantity limits for cash? This is just another type of cash

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None - controlled only by the US govt

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

dont know

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

dont know

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Yes, definitely

21. How might future technological innovations affect design and policy choices related to CBDC?

dont know

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Again, dont go forward unless you are sure that you have control of everything, just like now with regular currency.

Name or Organization

Horacio Gasquet

Industry

Technology Company

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

With the advent of quantum computing, it is already possible to crack some of the most sophisticated encryption algorithms that exist. In my opinion, a CBDC would be very much rooted in quantum key encryption, in order to be the future basis of a truly secure, and lasting way to transfer and tender money, including across borders. If there is a sudden loss of confidence in the safety and security of the banking system due to bad actors employing quantum computing to attack or steal money from our banking system, CBDC would be a robust backup system that would allow transactions to still take place securely. One of the most inefficient areas of international trade is currency movement to and from other countries and currency exchange. Fees are excessive and this creates a friction that hinders international commerce and leads to bank fees that are exorbitant for such a trivial service. Fund transfers using CBDC could be instantaneous, without the usual, and unnecessary 3 day delay.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

NOPE. Quantum key encryption and or quantum communication networks are the only way to protect commerce from the power of quantum computing to crack encryption. The capabilities that exist today could be used by state actors to attack an adversary's banking system to great peril to the US economy if perpetrated by one of the autocratic states that we are in conflict with today.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If the Fed allows CBDC to be integrated into other 3rd party fintech applications, I think there would be a positive impact. Those at the lower end of the socioeconomic rank already use Venmo and other payment services heavily, compared to more wealthy people, who are late adopters of the technology.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Prioritize security, robustness, speed, ease of use, NO FEES, and easy integration with other digital currencies for currency conversion at market exchange rates.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would be positive, since it eliminates a lot of the economic friction of transacting business by archaic, slow, and insecure banking systems.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Who cares. The big banks have way too much power. Let's democratize the banking system and end reliance on big banks, who in my perspective do not serve a useful purpose

compared to local regional banks, where injection of money would be more local and more efficiently injected into the economy.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I should bypass bank fees on peer to peer transactions using CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Not an issue. Few people use cash, and credit cards, and debit cards charge too much of a fee for near zero computational cost of transaction.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Continued and increasing abuse of consumers with exorbitant fees for currency exchange. I have paid 10% currency exchange fees.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Embrace it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Quantum key encryption

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Block chain technology

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Quantum key encryption. It would be even better if all transmissions are on quantum communication networks.

14. Should a CBDC be legal tender?

Yes.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. The dollar does not provide interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

EVERYONE who wants to be an intermediary

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. I should be able to use encryption codes, serial number or whatever index for the CBDC to manually deposit my CBDC into my credit union account effectuating a transfer of funds.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Integrated into ApplePay, GPay, Venmo, etc.

20. How could a CBDC be designed to achieve transferability across multiple payment

platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing is a major risk to the banking system and we probably have less than 5 years to react to the threat

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This should be independent of banking institution, decentralized, and open source platform.

Name or Organization

Richard S

Industry

Other: Medical Transportation

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

PLEASE NO. THE LAST THING WE NEED IS THE FED CONTROLLING ANOTHER CURRENCY. NO ONE TRUSTS YOU PEOPLE. GO FUCK YOURSELVES.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What

operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The CBDC is a gross violation of privacy.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No THERE ARE NO BENEFITS TO A CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The effect would be grossly negative as many poor pay with cash that they keep on hand for minor household items that are too expensive for them to buy in the store. With a cbdc they won't be able to do that as their neighbor isn't going to give them their account number to pay for a stuffed animal at a yard sale.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will give the fed even more ability to create currency units at will and make it programmable for total control. the fed won't be able to achieve it's price stability any more than it can now. So that's a moot point there.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC will allow you the FED to be even more reckless and irresponsible with currency creation while giving you total control

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Because hacking will make the situation of someone stealing currency put their accounts worse. If there is a natural disaster and there is no electricity, you won't be able to buy any goods or services with a CBDC. But I'm sure that you already know that, and that's the point right. Total Control.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

How about NOT implementing the CBDC and keep cash in circulation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Doesn't matter, if cash usage declines, IT SHOULD ALWAYS BE IN EXISTENCE regardless of the percentage of its usage in general.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

There WILL be a gold backed cryptocurrency and that's what YOUR kind is most afraid of, and you should be.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

It shouldn't. United States should do what's best for it's own citizens and not worry about what the rest of the world thinks.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Again. NOT ISSUE IT.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

It can't you degenerate fucking retards. By definition a CBDC HAS NO PRIVACY AT ALL !!!

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Any computer system can be hacked and CBDC accounts will be no different.

14. *Should a CBDC be legal tender?*

NO, NO, NO AND MILLION TIMES NO.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

You bankers don't pay any interest now, so why would I trust you to do it with a CBDC .

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

How about just continuing to use cash. How about that?

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

We the people will NEVER comply with the CBDC. And will fight it until hell freezes over and then fight on ice. You have NO RIGHT to control us. We aren't afraid of you, low life banking scum. You worthless parasitic wastes of sperm. Your mothers should've swallowed you. We know, of your monstrous plans for us and you WILL NEVER PREVAIL. WE WILL NEVER ACCEPT THE CBDC, NEVER.

Name or Organization

Industry

Consumer Interest Group

Country

United States of America

State

North Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

How will we truly know the M1 and M2 money supply if all dollars are digital? That is a big concern.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits are not truly benefits. This seems like the elimination of cash. That's a problem!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Its all negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would actually help the federal reserve in this way but it would totally eliminate transparency. You guys have far too long had too much power to control interest rates and ignoring the free market driven interest rates. Y'all have hidden the true cost of money from the american people with artificially low interest rates. Very dishonest. Sad actually.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

This would promote negative stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No one will know the true money supply.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not to issue a CBDC

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

The federal reserve should be PROMOTING the use of cash !!! We are going down a dangerous road.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The same why they happen now.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

What?!?!?! Are we sovereign or what. Stupid question. By the way, if our currency was backed by a hard asset like gold, countries would be FLOCKing to use our dollar and inflation would stay in check.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

There is NO way to manage risk associated with CBDC.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't every transaction will be tracked and this in sense is a way to track every transaction a person makes. Not good!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A stable paper currency with strong anti counterfeit features that is backed by a hard asset have ZERO cyber risks people. Let's end this conversation now!

14. Should a CBDC be legal tender?

Hell no!!!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What? you want to control this too?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

This has problems written all over it. This the government, the fed, and big business in bed together! stop it now!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

this is crazy! stay with cash the ultimate offline medium of exchange.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

with cash you don't have to worry about this.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Christian

Industry

Other: Healthcare

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk is that bitcoin gains adoption.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I see no need for a CBDC. Bitcoin already won.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes it would, CBDC is run by the government when it should be decentralized. Let bitcoin do its job.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will definitely help.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative stability if data is off

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yea, let decentralized coins do their job.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

n\

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

yeah i dont see this working

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Kirk Brown

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I don't see the benefit of adding another fiat currency that has the ability to further devalue the dollar because it's just one more way for the big spenders to borrow against it and kick the can down the road on repayment. The current fiscal policy is destroying the life savings of people who have worked for it and transferring it to the politicians and people who contribute the least. I just wish one day that our monetary policy took into account the majority of US citizens and not the fringes

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Refer to comment 1

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Refer to comment 1

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Refer to comment 1

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Refer to comment 1

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Refer to comment 1

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Refer to comment 1

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Refer to comment 1

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Refer to comment 1

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Refer to comment 1

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Refer to comment 1

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Refer to comment 1

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Refer to comment 1

14. Should a CBDC be legal tender?

Refer to comment 1

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Refer to comment 1

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Refer to comment 1

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Refer to comment 1

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Refer to comment 1

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Refer to comment 1

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Refer to comment 1

21. How might future technological innovations affect design and policy choices related to CBDC?

Refer to comment 1

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Refer to comment 1

Name or Organization

Industry

Merchant

Country

United States of America

State

Missouri

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Zero privacy. More worthless currency backed by nothing. Another step towards The Great Reset/New World Order.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are no benefits, kill yourselves.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Everything about it is negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Shut up, the Fed doesn't give a shit about maximum employment or price stability. You want us broke and living off UBI. We'll own nothing and be happy, right?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, like deez nuts.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

There's nothing federal about the federal reserve, you're an illegal, foreign and unconstitutional entity.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no potential benefits to diminish, your plan sucks, nazis.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Fuck the central bank. We're about to Andrew Jackson you assholes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US needs to mind its own goddamn business, FOR ONCE. Who gives a shit what other

countries are doing. Oh yeah, globalists, like you.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yeah, throw out the entire idea, you idiots lost, it's over.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't. There should always be complete anonymity, scumbags.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cyber risks would be you douchefags cutting off my funds because my social credit score is too low.

14. Should a CBDC be legal tender?

CBDCs can lick deez nuts. Physical gold and silver all day gay fedboys.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What a stupid question, "sHoUID wE cOnTrOI HoW mUcH mOneY yOu cAN hAvE? DuRrRrR"

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

As if you pieces of shit would allow yourselves to be regulated.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yeah, it's called cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Patrick Van Horn

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The whole idea behind digital currencies was to not have the regulation and be able to manage our own money and security. Understand it puts us back to wild west but technology has in turn changed the idea of needing to have someone or govt secure our money. The technology is the key here not the currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Creating a different currency under our current regulations or modified regulations still defeats the purpose of it. I believe you will find people will stay away from a regulated currency. I believe the technology will be bringing new ideas and ways to offer other types of transactions like with NFT's. NFT's can be used to keep records of say ownership of a home which would speed the process of recording and Titles. Many other types of benefits could become of this technology. Would the technology change for a US currency from decentralized to a centralized currency which again was the point and why the digital coins have become so popular. The beautiful thing about decentralized is say we lost part of a network I can still be authorized to use my currency even if our centralized system went down or was compromised. People want freedom not more government control.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Legal tender means regulated. People are going to continue to use the unregulated and if forced to use other means will create issues. Other countries are adopting stable current currencies which means we will need to still need to deal with unregulated. I always go back to thinking of it as that dollar represents something I owned and I want to trade it for something I do not own. The value is in what the other person is willing to trade for whether 2 of my things for one of his has value for both parties. Does not have to be legal tender in order for things to have value. It is a means for people to trade without using a middleman.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Local wallets holding currency not a bank or you can have multiple wallets which some could be a local running around wallet and you can distribute other wealth to other wallets depending what it will be used for. Example an exchange or brokerage could have a wallet for trading the stock market.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Point of sale transactions should be left to public. You would just need to be able to allow your coin on the blockchain unless you are going to create your own blockchain. Then public would need to know how to build applications that could trade on it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Depends what you want to do. As I have said people want to control it themselves. I believe this technology will still evolve and get better as we are already seeing happen with some of the blockchains already out there. Research the layer one layer 2 tech going on with etherium.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I see this technology being applied in all kinds of ways.

Name or Organization

Industry

Trade Organization

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Promote financial literacy, increased savings amounts, decreases wealth gap between middle class. Tie it to the dollar and allow it to function like cash. 2fa to device, or use fed cbdc app for wallet.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. It is time to remove paper cash and metal coin from society. This is an antiquated method of exchange.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, positive effect on inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No difference. Would treat the same as currency today.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Should make transactions faster and easier therefore should increase positive stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Not sure how cbdc would adversely affect. Like a digital dollar.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Similar fed policies that are in use today. Not that I can recognize.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Get rid of cash and go to 100% credit or digital. Cash and coin are unnecessary and expensive to provide and maintain.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Nefariously, adopting Bitcoin or other cryptocurrencies. We are seeing this today. Money orders.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Should pay attention to what's going on in Asia and Europe. They typically lead in innovation. How long was NFC in place in Asia before it even began to be adopted in US?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Allow business leaders in the tech space to speak to these issues and potential risks.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Monitoring by fdic and IRS subject to guidelines like all income is down today.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Partner with a company like cyberreason to set this up on platform from the beginning. Hackers will try to hack. 2fa will help. Scammers will scam, people need to treat cbdc as cash in wallet.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes. To promote saving. Set up a tiered rate that amounts above a threshold would qualify for % apr. For instance \$10k

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. There is not a limit to how much cash an individual may have today.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Major banks could be an option. Only those approved by fed. JPMC, WF, BofA, Citi, etc.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Places hold on funds until online.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Accepted everywhere where a business has a bank account. Pos like square or Apple Pay. NFC via fed wallet.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Tie it to the dollar and allow it to function like cash. 2fa to device, or use fed cbdc app for wallet.

21. How might future technological innovations affect design and policy choices related to CBDC?

Limited

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I don't recognize any.

Name or Organization

Industry

Academia

Country

United States of America

State

Arkansas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Must have a stand alone traceable Money Supply construct...call it M-DC.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, start with CD-s and treasuries purchasable with DC as a trial run.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Fed Reserve should not be involved with this currency. It should have a stand-alone asset manager in the private sector.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Diversity alone, sectors will be prioritized and there will be an imbalance of distribution of capital.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Absolutely no short or long trading.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Isn't this cash!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Let's be last in line then answer that based upon the other G-12 mistakes.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Deficits by national GDP could discount the rate upon which trades are made internationally. DO NOT USE current credit rating apparatus.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes, have an FDIC product dedicated just to it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

see #4 above!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This is a made up question. Does every think tank always have to be included???

14. Should a CBDC be legal tender?

Only if assets exceed debts.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

If traded, it should increase shares.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

As long as its not global in design.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The 50 largest American corporations should be allowed to carry CBDC instruments of trade within an internal NON WALL STREET dividend marketplace that places 50% of the risk of the PRIVATE sector and 50% of the risk on the trader.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I'm not capable of answering this other than to say that the Federal Government should not oversee products of which they have no initial burden.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Point of sale....you mean ONLINE point of sale....that's where this currency will PUSH the entire retail infrastructure and is the ONLY and highest reason that it will exist in the first place.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

yes, the entire structure must pivot on the %'s used and available for standard borrowing markets. Allow, per say, the Mortgage industry (WITHOUT SM, FHA!!) to hedge (bundle - without Feds interest rate interventions), bulk supplies divided by personal credit worthiness, to assure that at least 50% of supply is ALWAYS in the main stream consumer marketplace NOT TOP 1% international traders daily game playing.

21. How might future technological innovations affect design and policy choices related to CBDC?

Let these 50 Corporations provide input here. Not academia and not the public sectors.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

-

Name or Organization

Judi Henry

Industry

Individual

Country

United States of America

State

Mississippi

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

We the people don't want to go to digital money period. There is no benefit other than the government getting their hands on your information.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

This is a dumb idea created by globalists and it's not appreciated by citizens.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NEGATIVE!

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

We the People want LESS government intrusion. Don't you get it?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

We don't need a few government agencies and banks in charge of all money. It would be especially hard on homeless, elderly, dysfunctional families, no computer families, many many people would be affected NEGATIVELY!

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Good grief not everyone in this world has a computer or want their information stored in safely in a government agency,

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Back off our use of money. It's a terrible idea, just terrible.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Do we have a border under this bogus administration? I don't know why we allow illegals in, pay them taxpayer money just so they can ship it out of the country. How does that help us at all?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Screw them. They don't dictate to us. We fought and got rid of the oppressive King. We're not going backwards

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes vote Republican!

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

They couldn't! That's the point.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

They couldn't protect squat.

14. Should a CBDC be legal tender?

NO! NO! NO!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No we don't need CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Sure the globalists would love that idea. HELL NO!

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

NONE. ITS a HORRIBLE IDEA!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

No

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no benefits except to the globalists. For citizens it's a horrible idea!

Name or Organization

Richard Bernhardt

Industry

Trade Organization

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Digital currency relies upon the use of Internet and electronic accounting. We have seen through cryptocurrency that this is highly fallible and dependent on the weakest link. Our currency system already has all the benefits of digital transfer of real currency. Our credit cards and EFT work in this way already. Adding digital currency provides more ways for fraud and abuse. We have a hard enough time tracking currency as things are, we do not need new and different forms of currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, make credit transactions and all other transactions digitally protected, not simply protected by simple encryptions, social security numbers (antiquated means not ever supposed to be used as ID) and passwords. Right now most credit transactions allow currency to be effectively used with nothing more than copying a few numbers and basic information. This is a trillion dollar global issue. Stop fraud by using better security with the means you have now. Don't create new currency to do that.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The unbanked likely do not have access to means to use digital currency. I do not see having digital currency as a valid means of creating positive inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

We do not want the Central Bank or the Federal Reserve having even more influence on employment and price stability. The economy should not be that currency dependent. That will not change with digital currency.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I do not see a net positive or negative effect on financial stability except where currency is forged and used in the economy. If sufficient digital security is possible for CBDC, then that aspect might be a positive.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Non-Bank money should not really be permitted. It is not traceable, not controlled by the normal monetary system and can be greatly abused.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Of course. If you don't you impede commerce.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I don't know. In fact, I would be concerned about such activity leading to a change in world currency. The fact that things are backed by the US dollar could change if electronic currency were normalized.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The U.S. should not be making its monetary policy nor its currency policy based on the choice of other countries to issue CBDC. If it makes sense in the United States and for its partners, then that should be considered, but not a driving factor.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That is really the crux of the issue. Both the consumer/user of CBDC must feel that they have the freedom to use the substitute currency as they used their paper money and coins. If they feel monitored, it is not successful. That being said, currency in any form must have mitigations for crime and misuse.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

That depends on its design. If it can be hacked, there is cyber risk. If it can be identified, then the consumer is monitored. If it is something that can be stolen, then there are risks that it will be used illicitly. All of this must be considered and worked before any steps are taken to consider issuing CBDC. If currency is not trusted that way, it will fail and failure of US currency can cause economic disaster.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

CBDC is used as a currency substitute. You are not creating a different banking system, you are replacing currency. In that respect, what would you be paying interest upon? If you are considering it as a substitute for currency, then it should be able to be loaned just like currency and for interest, but that is not a function of the currency itself.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The very fact that you are asking this question raises grave concern. It means you have no idea how to regulate, dispense, or control the CBDC. We do not limit who can have currency in the United States nor who can take currency or lend currency. Why would there only be specific intermediaries. If the government itself does not control the CBDC as with the Federal Reserve, then are we making currency a private concern?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Too much dependency on online transactions have led to billions in losses due to security and misuse.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of

sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

That is an unknown.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Michael Crouch

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The infrastructure needed to produce such a project would be a massive undertaking with significant risk of underadoption. "Traditional" cryptocurrencies use an extreme degree of decentralization that is simply unacceptable for a currency that would underpin the US economy. Equally as important, the Fed would incur significant financial risk in order to be inclusive to those the traditional banking system chooses to exclude. The exclusion is a risk calculation that is deemed inappropriate for a bank, but that risk must be taken on by someone i.e. the central bank issuing the currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No effect. A fair portion unbanked portion of society sees financial institutions, or even organized government, as a threat or sees them as untrustworthy. A new form a currency that does not include complete anonymity will not draw those people in the banking system. The people don't feel this way are seen as risky and system may be tailored in a way to included them, but a CBDC is a radical change that will cause people to shy away without proper education. While extremely system to using a plastic card to buy things in the traditional banking system a CBDC is just different enough to difficult to provide a clear understand to people who won't pretend they don't already know how it works.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A CBDC would greatly improve the ability of the Fed to more precise effects on monetary policy. This would be possible through the ability to enact a change and fine tune said change through real time data science down the individual consumer level that can easily be made available with access to the blockchain that the CBDC is operated through.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Long, long-term financial stability would remain the same with a CBDC. This comes with a two-fold reasoning. First, the US could continue on the path of championing innovation for the world. Secondly, and partly a byproduct of the first reason, the USD would remain the reserve currency of the world through the adoption of digital currency in general. Considering the global financial relies on USD is a very important reason for continued financial stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The most readily available tool to mitigate adverse effects to the financial system is to award banks and non banks with rewards for retrofitting their current servers to facilitate the migration to a CBDC. A system such a one used by Bitcoin for "mining" would be an immediate answer that can be change to be more secure as adoption continues. The reward system can allow for payments to banks in leui of deposits and speed the built out of infrastructure of a transition to more permanent solution.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Decisions by other countries should greatly effect the US decision to create a CBDC. Without on the world will move away from USD as the reserve currency because it will obsolete and relatively useless or cumbersome to use in a new financial system that has evolved without it

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

David

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are no benefits for the citizens only extreme danger of government corruption. No privacy, negative interest rates, citizens will lose the freedom to choose when or what they spend their money on. A CBDC should be boycotted by anyone who cares about liberty

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, a decentralized cryptocurrency that is completely separate from government.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Curtis Swiedom

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Loss of individual Sovereignty that Hard Cash provides to an individual that no outside control however innocent can have any control to money access.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, they are called Banks and Credit cards.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A large percent of elderly who probably have the most wealth would never or easily trust or understand digital capital. Nor how to access it. Also low income and fringe economies would not access it.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Other than printing money out of thin air as they do now, parties with great wealth could pressure a digital system with leverage to their advantage just as they do stock markets now.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Kick the legs out from under the US Dollar where a billion people in the 2nd and 3rd World are sitting on dollars for security and see how fast it collapses.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Only tools you need for a train wreck is a wrecker to haul it to the junkyard of history. You will create a new International System that you can't control much like the Internet has evolved.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Who cares, it's not your money, leave them alone... I still have marbles I won in 4th grade, do you want to audit them.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Don't play their game, stick to US Dollar, your the Big Guy, act like it. People trust it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes. Stay away from it. If you open that door it will never shut.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't without owning them completely, not good.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

You can't manage it, ever read Adam Smith?! The free market manages itself.. that's why apples cost more out of season.. remember.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, they will find a way around that.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None, they will just skim the cream off like banks do now.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, just a handle for monkey business .. just like now, Treasury officials trading on bond levels that they set the price on.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Good luck.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Sure, all you need is 10 billion infrastructure to get started.. then have your brother-in-law run it.

21. How might future technological innovations affect design and policy choices related to CBDC?

When they need you to change they will cut you in on the action.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Just do what the big players ask and hope they don't forget your name at Christmas.

Name or Organization

Richard Rierson

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

why have digital currency? It seems that our currency has enough problems of its own now that it backed only by the good faith of the government. when they need more money they just print it. Hence inflation & no gold or silver to back i it up.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

it is way past the time to have a budget & stick to it!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

stop printing money with out some means of baking it up!

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity

and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

no!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

i would suggest on stabilizing the dollar against the Chinese & other digital countries.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Tito Puentes

Industry

Individual

Country

United States of America

State

Iowa

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The fact that you can just delete my funds to 0 whenever I say or do something the government doesn't like.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No, Which is why you should stop this.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative, Bad enough you can snoop through my account because it goes over 600 bucks from me getting money via PayPal, Venmo, cash app, etc.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You're already jacked up things with paper notes with inflation. This new system wouldn't change that. Rinse and repeat cycle.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, it's like you don't want to hear the truth.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The Fed already abuses it's power through paper. Now they can just push a button.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not using this b.s. system.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usuals declines because you keep telling people to pay with debit.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Bob McKown

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are no benefits only mass confusion

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Keeping things the way are better, some of us get confused about this digital stuff

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Confusion

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't know, I'm retired

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I believe it would have a negative affect, confusion, etc

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, no one could be sure how much they have

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keeping away from this system

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Banks controlling money already and most are owned by George Soros

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Each countries people (not elected officials) should decide for themselves

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No one would have any privacy, all it would take is a good hacker to break a person's code and they would have access to information

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Hackers have already broken into private account as well as government accounts

14. Should a CBDC be legal tender?

NO!!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO What this cdbc is reminding me of is communist party and socialism

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Andy Garcia

Industry

Academia

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If the long term goal is to get rid of paper currency, relying strictly on CBDC the entire economic system will become vulnerable and susceptible to crippling cyber-attacks. There needs to a fall-back system that would work without electricity, much like paper currency does.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

It could be achieved by rethinking and rebuilding monetary transaction protocols with the existing payment systems like VISA, MasterCard etc. An upshot from this approach would be a better adoption by the public and a broader impact on the global monetary system

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC can prove to be more agile in dealing with crisis-type situations, because with CBDC it is possible to eliminate many layers of bureaucracy that often slow down the decision making process.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

These two are mutually exclusive barring any foul play from within the regulatory body.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Targeted power outages could be highly problematic as well internal sabotages.

14. Should a CBDC be legal tender?

It certainly deserves to be experimented with.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

The whole point of CBDC is to have a centralized monetary state (state as in 'condition') control. Any offline capability will violate this principle and might lead to state management vulnerabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Sean Rutledge

Industry

Merchant

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are no benefits. Period.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are no benefits

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It will affect financial inclusion making it impossible for some to manage and maintain wealth.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I provides too much power to a government that maintains black budgets and other budgets that have zero oversight. For example the trillions of dollars the military cant account for during the early to mid 2000's. Digital currency complicates consumer markets in the same manner.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Those who have physical access to digital platforms will gain an unfair advantage during the initial implementation period and will use that unfair advantage to commercialize and carve future advantage.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Those who have physical access to digital platforms will gain an unfair advantage during the initial implementation period and will use that unfair advantage to commercialize and carve future advantage.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Nothing will mitigate the adverse impact.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Simply put, digital currency takes too much control and coalesces it with people and institutions that can afford to build the appropriate infrastructure to capitalize there bye monetizing their position and leaving behind others.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

They don't need to evolve. Bank to bank transfer based on actual assets on the books.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Dont do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

They cant. It defeats the entire reason for implementing such a currency. There can be no privacy in this economy

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Really? This is a question? There has never been a cyber system the US government or ANY government has created that hasn't been breached. Are you seriously asking this question? You know what has never been breached? Fort Knox people. When is the last time Fort Knox was robbed by anyone other than those who already work there? Never.

14. Should a CBDC be legal tender?

Hello no.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No it's dangerous.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What the hell is this question? Are you really asking people if its ok to build communism into the system?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

CBDC should not exist.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

CBDC should not exist.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It can't

21. How might future technological innovations affect design and policy choices related to CBDC?

You people have completely lost your minds.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Do not EVER consider

Name or Organization

Jason Green

Industry

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk: just another means for the Fed to hyperinflate the currency supply as an indirect tax Risk: Need electrical-free transfer of currency in case of power failure. Risk: physical coin collecting hobby dies out. Benefit: increased security and anti-counterfeit.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A centrally backed decentralized currency can achieve the same results

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It could be abused to stifle dissent be a corrupt political class.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The CBDC needs to be backed by a non-consumable object, such as a precious metal.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would make money velocity more efficient, which should lower the tax rate upon citizens.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The financial sector is already too large a portion of the US economy. It is parasitic and needs to be reduced anyways.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Eliminate 90% of the financial sector through financial automation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Vassal states, such as Puerto Rico, would be overly encumbered to pay of debts they were forced to take out as proof of loyalty.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Reduce special drawing rights. This is just another means of abusing Vassal States.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Software always changes and needs updates. Make this FAR less frequent for a CBDC.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It has failed to do so for a hundred years with paper currency since the FED has illicitly inflated the currency supply.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Make it decentralized.

14. Should a CBDC be legal tender?

Yes, for everything except paying taxes and receiving tax refunds.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, but this should be tax free for individuals making less than 4X median wage.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes. Limit the FED's holding of all currencies to less than 0.01% of all currency supply.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Software companies should be exempt from intermediary regulation because such regulation corruptly monopolizes the abuse of currency for the benefit of the extremely wealthy: by vassalizing software companies for a centralized purpose.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. The CBDC should be designed to update the ledger only once a year: the day after taxes are due in (paid in US Dollars or gold).

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

By eliminating Federal, State, and Local capital gains tax on competing private asset class currencies.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

By standardizing the unit account to a time based method, i.e. by measurement of light speed, instead of fiat.

21. How might future technological innovations affect design and policy choices related to CBDC?

Innovations tend to be successful only if investment, or debt, has been accepted. Therefore, eliminate the barriers to entry of technology by eliminating usury interest charges for all persons except the very wealthy.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I have designed a laser cavity based means to "mine" cryptocurrencies. By I am being persistently deplatformed by incumbent powers. Please stop deplatforming me.

Name or Organization

Robert S

Industry

Individual

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

would need to figure out how to protect consumers, or users of CBDC from hacking. Hackers could steal individual(s) money, or money from nonbank institutions. Would be a huge liability, even for the federal reserve. Also, the coins should only be minted based off of the work that American society provides, not from nothing. Our work was always the highest tier.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The FED always plays with interest rates, with Crypto you can provide a healthy interest % on all savings, by using individuals, commercial banks, and nonbank institutions as workhorses to generate(mint) new coins through proof-of-stake, but most importantly through proof-of-work.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

More access = more competition. The world is heading to decentralization with globalization. Be the leaders of decentralization and we will exist far into the future as the hegemony that we've always been in the world. Allow more access to individuals that gives them a chance to be on the higher playing field. More chance, is more opportunity which results in more faces, and more chances to keep the train on the right track. It would also allow society to effect what types of people win in the economy somewhat. It's political in nature, and allows expansion of many industries. Allows the big dogs to retain their position while slinking back into the shadows, and allows the little dogs to get into the ring and fight fairly. It's important for the elite to do this so they can get away from far left radicalization, and get away from far right radicalization in an equal manner. The left blames the billionaires, and the bank.. while the right blames the ethnicity and the bank. Remove the communistic outlook of the central bank and you will win. You will never lose. <3

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I should be getting paid for my opinion on this even though I'm sure there are many more educated opinions being sent to you through this form currently. However, if the FED was to implement proof-of-work and proof-of-stake through these systems you can also implement a varying % level depending on what work is needed, what sector needs a boost. Some sectors maybe need a permanent, solid % foundation. These types of things would be healthcare, construction, and all forms of engineering to advance America into the future with innovation and invention. Proof-of-stake could be varying to uplift certain types of people into a better world, removing the need of endless charities trying to fix things, while only helping the problem to grow. Revitalize America, and let our European roots flourish. Example - If America is needing new infrastructure, you can apply a bonus % to the minting of new CBDC to that sector. Once the infrastructure is fixed, or the % boost shows a rise in unemployment, or job security in those sectors you can remove the bonus, then turn around and skim off the top for the same sector in terms of proof-of-stake. Then allocate the skim to another sector. It allows more liquidation of currency, which is important for a capitalistic/communistic economy like we have.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Transparent direction, with decentralization of currency while establishing a more globalized USD would of course provide more stability. The world is wanting to get off of the USD, and we must not allow that to happen. China, and Russia are nothing in comparison to what America has been. However, we need to keep promoting the European inventive spirit, and push financial stability for this spirit. It will accel us to the point of no return, no mistake could then demolish our power.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The financial sector has always adversely affected and effected itself. It's built on speculation, and now they use AI trading programs that create more of a volatile system. News, happenings will always direct and create massive fluctuations with the system. This needs to be put into the hands of the normal US civilian, over the foreign national, and speculation needs to be eradicated, unless it's speculation on foreign markets, or foreign currency. Bring the USD back into full power and Americans would of course always be loyal. Loyalty, power, honor. Do it.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Decentralization will lead to more information about every sector then problems can be found and fixed before they run away. Stop allowing nonbank financial institutions to hold the power, or the knowledge base of mitigation. It's all a mess. Fix it.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It will always be important to have something to fall back on. In case of losing power, or some solar event knocking out networks, or war.. it's always important to have something to fall back on. "Normal" people like "flexing" their cash at others.. it's a poor thing to do, but it happens a lot. Cash is king, crypto is god(tier). A stable coin would be tied to it anyways. It'd be a good thing to have both.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

If we get it done first, then the USA would be the leading dominant country. China, Russia, and other nations are already rushing towards it. Just be the freedom currency, and allow people to have some privacy. China won't do this, neither will Russia. They want total indoctrination to the state. You will get more loyalty from the people the other way around. You know this history as the federal reserve. Find the middle ground. Don't go full authoritarian

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. Keep our digital currency the strongest. Our dollar was always strong, but with the failed system of fractional reserve banking all of western currency has declined. Even though the whole "Euro" scheme the USD prevailed after some years. It's still stronger than the Euro, and more dominant. Only produce new digital currency based off of work, and stake. Use the citizens, and institutions to provide the infrastructure behind it. Infrastructure should be open to anyone, and also it will cement once again the power of the American workforce. Do not allow foreign nationals, or alien immigrants to be able to participate in our CBDC program, but allow them to use the fiat that's tied to the CBDC. It will provide a bonus to using our country for tourism, and it will benefit us for people who only come over to use our great universities or society for a temporary gain. Make more \$\$ off of those, it will make Americans feel more important, loyal, and subservient to the bank. (That's the point right?)

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Provide very good safeguards against hacking. If someone is hacked and currency stolen, make sure they are reimbursed. Provide many restrictions on major money moves, over a certain threshold it should still be instant, but should be put into a system of investigation and

do it fairly. Give bonuses to the common man, while limiting the bonuses to the big man. It will help in the end, and provide longevity to American economy.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Privacy for Americans, no privacy for foreign nationals or people on visas or illegal immigrants. Give power back to the people who hold citizenship. Put a penalty on those who do not. Americans aren't inherently evil, or terroristic. I'd also put more checks and balances on people who have felonies.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This I do not know. Not a tech guy. I'm a future looking guy. :shrug:

14. Should a CBDC be legal tender?

Yes 100%

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, proof-of-stake. Allow normal people to gain a huge % on their staking. It will remove some expenditures on the economy, but in the long run it will not.. bigger purchases, more often.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. That will limit freedom of work. More work, more CBDC. Simple.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Any firm, including small firms that meet a small requirement for joining. Maybe a threshold of security, or backed by something that provides security to consumers.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. Won't be needed with our country being more connected to the internet. Simple issues with this can be fixed with a low amount of money.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. The more its used the less you'll have armed robberies for currency as well. It'll allow businesses to immediately transfer their funds into their bank, and start staking with it. Businesses that stake can then provide a nice % bonus to every employee based off of performance because employees get paid weekly, bi-weekly, or quarterly / etc. It allows the business to generate more revenue through staking via a financial institution, and provides the worker more revenue. It's a chain linked bonus for all.. including the central bank.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

This technology is already around. I'm not a tech guy I don't know what it's called, just know its there.

21. How might future technological innovations affect design and policy choices related to CBDC?

Every thing is every changing except ideological mindsets. Follow a good mindset that allows normal people to participate and those in power get off scot free. Allow European inventions to excel again, give us the power and finance we deserve and we will come back to your side.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Do digital currency first before China and Russia. Let's own them. Let's just take over their shit through economic warfare while acting like the good guys. What can they do? Nothing. American Power. Bring back the good ole' days. Money to the people, and the people will do whatever you want them to. <3

Name or Organization

Ohio Wesleyan University

Industry

Academia

Country

United States of America

State

Ohio

Email

maplanth@owu.edu

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Reverting to Gold backed, non trackable, paper currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. We'd be setting up a situation that could be abused if the wrong people come into power.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. We'd be setting up a situation that could be abused if the wrong people come into power.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

If that money is tangible then yes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

ANTHONY MIELLA

Industry

Individual

Country

United States of America

State

Missouri

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Before the European Union went to the their own currency, the euro was touted as a better way fro countries to trade and do business with each other. It has not worked. So, PLEASE EXPLAIN WHY EVERY COUNTRY HAVING IT'S OWN CRYPTOCURRENCY IS ANY DIFFERENT FROM EVERY COUNTRY HAVING IT'SOWN CURRENCY LIKE BEFORE THE EURO. MAKES ABSOLUTELY NO SENSE!!! EDUCATED IDIOTS!!!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

LEAVE IT THE EXACT WAY IT IS NOW, WITH THE EU STRUGGLING WITH THE EURO, AND THE US DOLLAR STILL THE MOST RELIABLE CURRENCY.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NO.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

THEY HAVE NOT DONE A VERY GOOD JOB SO FAR. TELL THE FEDERAL RESERVE TO KEEP SITTING ON THEIR HANDS, AND LEAVE THINGS ALONE. SINCE 2008, THEIR POLICIES HAVE BEEN A DISASTER, ESPECIALLY FOR RETIRED PEOPLE ON FIXED INCOME.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

QUIT PRINTING MONEY, AND HAVE THE DOLLAR BACKED WITH SONETHIGN OTHER THAN THIN AIR.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

ABSOLUTELY. SO FAR THEY HAVE KEPT THE FINANCIAL SECTOR AFLOAT, WHILE THE LITTLE GUY GETS RAPED.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

THE BACKING OF THE US DOLLAR WITH SILVER OR GOLD.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

NO. JUST LOOK A THE AMOUNT OF CREDIT PEOPLE HAVE UNDERTAKEN. WAY TOO MUCH. THE FED AND THE US GOVERNMENT ENCOURAGES PEOPLE TO SAVE, YET

THE FED HAS MANIPULATED THE INTEREST RATES TO NEAR ZERO, BECAUSE THE US GOVERNMENT IS BROKE. IF THEY RAISE THE INTEREST RATES TOO SOON, OR TOO MUCH, THE US GOVERNMENT CAN NOT EVEN PAY THE INTEREST ON IT'S DEBT.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

WHO CARES???

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

IT SHOULD NOT AFFECT THE USA ONE BIT. THEY HAVE THEIR PROBLEMS, THE USA HAS IT'S PROBLEMS. THE USA IS NOT THE SOLUTION IF THEY DO STUPID CURRENCY MANIPULATIONS LIKE EVERY OTHER COUNTRY.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I JUST RAISED THEM ABOVE.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

THEY CAN'T. CRIMINALS FIND WAYS TO LAUNDER MONEY AND SKIRT THE FINANCIAL LAWS NO MATTER WHAT THE FED OT ANYONE ELSE TRIES TO DO. CRIMINALS ALWAYS FIND WAYS TO STEAL. HOW MANY TIMES HAS THE FED CHANGED WHAT THE DOLLAR LOOKS LIKE TO STOP COUNTERFEITING. HAVE THEY BEEN ABLE TO STOP COUNTERFITING? NO!!!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

With the technology today, cyber security is basically a myth. a few years ago, a young computer hacker was released from jail, and "60 minutes" asked some huge company if they could let this hacker try to get into this companies financials. the head of cyber security at this firm let the hacker try. they were bragging that their system was impenetrable. the young man hacked intol their system in about 30 minutes, before the segment on the show ended.

14. Should a CBDC be legal tender?

ABSOLUTELY NOT. NO DIGITAL CURRENCY. IT IS UNSTABLE. TAKE A LOOK AT WHAT BITCOIN HAS DONE THE PAST FEW WEEKS. IT WENT FROM 66000 TO 41000.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

DO NOT USE DIGITAL CURRENCY PERIOD.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

THERE SHOULD BE NO DIGITAL CURRENCY FOR USE BY THE US.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

WHO KNOWS???. HOW MANY DIGITAL CURRENCIES ARE THERE CURRENTLY? A BUNCH WITH NO REGULATION AT ALL. THEY ARE UNSTABLE, AND HOW WOULD THE FEDERAL RESERVE PROPOSE TO REGULATE SOMETHING THEY HAVE ABSOLUTELY NO EXPERIENCE WITH.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

NO!

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

NO. NO crypto currency to replace the dollar.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

They can't! Every country now is implementing their own cryptocurrency. As I pointed out before, how is that different from every country issuing their own money (dollars)?

21. How might future technological innovations affect design and policy choices related to CBDC?

who knows. Can the fed see the future???

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

THERE ARE NO BENEFITS TO THE US REPLACING THE DOLLAR. NONE WHATSOEVER. THE DOLLAR HAS PROVEN IT'S DURABILITY & RELIABILITY FOR OVER 200 YEARS.

Name or Organization

Bret Rosane

Industry

Individual

Country

United States of America

State

Nevada

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC is a totalitarian scheme to control the population by controlling personal finances. It gives total power to exclude citizens from the financial system if the government doesn't like you and will probably be connected to a social credit score. There will be no need for banks since everyone would have an account at the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Risks outweigh the benefits by a wide margin.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes in a negative way. The government could exclude an individual from conducting business merely for dissenting. No vax? No CBDC for you!

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

There has been no price stability! Since 1913 the dollar has lost 99% of its purchasing power due to the creation of banks reserves out of thin air by the fed and through creation of money via loans at commercial banks. Inflation could be controlled by raising interest rates above the true inflation rate for a period of time but because of the excessive debt in the system currently, this remedy would collapse the financial system.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Unclear what you mean by financial stability. For certain individuals or companies they could get wiped out at the whim of an unelected bureaucrat.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It is centralized and controlled. A free market economy is superior to a command controlled central economy like the old Soviet Union and the current U.S. system.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Make a decentralized digital currency legal tender like El Salvador and the U.S. economy will flourish. Make a Centralized control coin currency and the economy will be doomed to shortages of goods and services.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage is declining already. It's important that fiat money be backed with gold or the fiat CBDC will be rejected by the public.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin lightning.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Ask your bosses at the I.M.F and B.I.S. who want a one world currency.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Make it decentralized like bitcoin.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Bitcoin protocol.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Bitcoin is resilient.

14. Should a CBDC be legal tender?

Only if it's decentralized like bitcoin.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It shouldn't pay interest because that would cause inflation. Interest can be had by loaning out your CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. Who decides the limit?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Anybody but the banks. Preferably elected officials with oversight by congress,

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Unsure.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Of course. It should be verifiable to both parties and recorded on a ledger preserving the anonymity of both parties like bitcoin.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

If CBDC is legal tender it would be accepted in the same way as digital dollars are accepted now.

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing could hack the algorithm.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential

benefits of a CBDC?

Preserve anonymity of the transactions.

Name or Organization

Dual city

Industry

Other: Real estate

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The transfer of assets on blockchain other than currencies

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Public and private stable coins will allow the USA to lead the world economies

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

YES. The centralized system is fraught with racism and excludes millions verses a decentralized system

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Price stability should be your only mandate. Max employment is counter intuitive and should be replaced with keeping USA as a financial leader with fiat and CBDC

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Positive. The technology is superior- don't be left behind by third world countries (El Salvador)

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes- banks that refuse to change could/should go away

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Accept all DeFI tokens with regulation allow all digital currencies to exist

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

If? You mean when. Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It already has. Currency spreads kill international trade, or is making it harder/ more expensive

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We will get crushed without adapting. We must lead with dignity. I like the term "not first but we will get it right"

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Please move forward and let Gary G lead us

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Good question

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Not my experience

14. Should a CBDC be legal tender?

YES Please

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Issue it, and let financial institutions handle that. Just create it regulate it, and let the free market run it

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

??

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks And more importantly new tech lenders CB; SoFi; etc

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Hard wallets

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Just like debit/credit cards. Easy

21. How might future technological innovations affect design and policy choices related to CBDC?

Who knows, just do it!

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Maybe make each digital dollar unique- instead of a serial number on a paper dollar- make each dollar a unique digital signature

Name or Organization

Industry

Individual

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Don't be stupid... use the XRPL... you've done enough to screw with our lives dont act like idiots more than normal. The XRPL is better than all other chains and you know it. Oh and tell Gary Gensler to eat a... well.. you know..

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

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3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

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4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

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6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

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12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

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14. Should a CBDC be legal tender?

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15. Should a CBDC pay interest? If so, why and how? If not, why not?

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16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

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21. How might future technological innovations affect design and policy choices related to CBDC?

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22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Don't be stupid... use the XRPL... you've done enough to screw with our lives dont act like idiots more than normal. The XRPL is better than all other chains and you know it. Oh and tell Gary Gensler to eat a... well.. you know..

Name or Organization

Lori L. George

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Telephone sales via telemarketing are a significant risk for the elderly or novice purchasers of goods and services, so telemarketing should be banned altogether. Persons interested in services and goods are quite capable of individual research using the Internet, after which such sales could be conducted in a more protective, trusted manner free of duress. Additionally, CBDC initiation at financial institutions should involve person-to-person consultation the same as occurs commonly when opening a new bank account, and if a physical credit card instrument is issued, it should include a photo identification and thumbprint, with a baseline heart rate imbed feature to ensure that no distress is present when withdrawals are made at the institution or from any kiosk worldwide. Should a suspicious heart rate be identified during thumbprint authentication using either transaction method, the funds should be suspended for the period of one hour, up to three attempts (maximum hold at 1 hour x 3 attempts = 3 hours total) but flagged and documented for present and future protection. The rationale is that if an individual is in danger or under threat, the perpetrators would not risk the delay and potential exposure while loitering until the next withdrawal attempt. Perhaps this is naive, but it may deter thieves.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Fees should be the same for every participating country to alleviate confusion during travel. Also, there should be no sensitive information imbedded in a swipe strip on the backside of any CBDC instrument that might be breached publicly by clever thieves. The only information that should be embedded is the photo, thumbprint, and baseline heartrate for identification; a financial institution can access the individual account using this information only. Online merchants should require all transaction agents to sign in using their identification CBDC criterion (thumbprint with embedded, baseline heart rate) to ensure that theft is deterred, easily tracked, and immediately refunded without a financial institution middleman (and flagged for the employer's attention). Again, this may be naive, but is a small inconvenience to prevent a larger problem for another to resolve.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, a CBDC could affect financial inclusion if the fees charged are equal everywhere worldwide for every participant; e.g., freedom from preferential treatment for all.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

At this point, monetary policy should be written in Standard American English (and common language for participating countries) to generate more commentary and, in turn, facilitate policy reform. I am unclear about the use of 'maximum-employment' within the question. If this is being used to mean implementation of CBDC, I would again suggest the use of common language with no more than two pages' length to explain CBDC and its use worldwide. Honestly, the PDF is far too lengthy and difficult for most persons to understand, and documents become highly suspect over two pages (in my opinion).

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial stability may mature widespread with implementation of CBDC as individuals are empowered through ease of use, trust, and transparency within a system which has, to date, been largely misunderstood yet is essential for everyday survival.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The only negative feature of CBDC would be its use within the current banking structure, specifically if immersed amid fee rate chaos, preferential treatment of businesspersons over common laborers, or compounded interest for those with direct deposits monthly. Compounded interest, if offered in the CBDC plan, should be the right of every depositor still willing to trust a bank to hold their monies. I am uncertain how stablecoins would affect the financial sector adversely using CBDC, for some persons would likely continue to use physical coins and paper money. As mentioned above, lack of full comprehension is an issue that would keep most persons far from cryptocurrency, so I doubt CBDC would present any significant, competitive threat to the financial sector except for those who enjoy thievery. Those already using cryptocurrency would probably embrace CBDC's track-ability features. Nonbank monies like money orders and cashier's checks have been a staple for those who fear being robbed before their payment obligations are due, and these offer tracking numbers (and replacement) as well in the event that monies are misplaced or lost in transit. Until CBDC safety is perceived by such ones preferring nonbank monies, perhaps a kiosk could be employed to perform the task of money order and 'cashier's' checks creation just as the printed copies issued by the institution's personnel do currently.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only potential adverse impact of CBDC is too much micromanagement for the end user. Those with the right to the funds will not mind providing photo, thumbprint (or necessary alternative like a retinal scan), and baseline heart rate as mentioned above to access their account. Such limited information stored on an institutional instrument prevents random theft, sometimes by passersby while out shopping.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely. The money order and cashier's check method of exchange between persons may always be a staple for some who wish to hold funds in their hands. Exactly who 'delivers' these nonbank monies may need to be adjusted for if the postal system should cease, the purchaser of both types of nonbank monies would need to authenticate with thumbprint and photo atop a clearly designated area prior to digital delivery (phone or internet).

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

In the absence of CBDC in cross-border digital payments, nonbank monies would have to suffice, along with the authentication and delivery processes used in Question 8 above for money orders and cashier's checks. Additionally, baseline heart rate can be verified using a personalized thumbprint reader issued at initial account setup. Eureka! Perhaps a docking/charging station for phones could provide three-prong authentication procedures (photo, thumbprint, documented verification of heart rate) accompanied by upload payment delivery across borders in the form of a virtual scanned document. To deter fraud, some no-copy/paste feature should be embedded, and any attempt to crop or copy would result in immediate notification to the purchaser, purchaser's bank, and the receiver's bank. Following that, the receiver's bank would freeze operations and suspend account access, if not revoke banking privileges altogether for that individual.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I don't understand why another's decision should affect our nation's decision one way or the other. People enjoy getting paid for their products and services and will adjust accordingly or not get paid or serviced. There is something implied but unclear in the question, so let US do US and let's get on with it.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

- Addressed already -

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Addressed already, however I could add that the card/account holder's name should be omitted from the physical card. I've never understood this and giggle at the thought, for the cardholder knows his/her own name. Why should it be there?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

- Addressed already -

14. Should a CBDC be legal tender?

I see no problem with CBDC as legal tender but will always prefer paper money and nonbank money alternatives. Please concentrate on the removal of telemarketers altogether, for so many folks of all ages have been robbed repeatedly by these thieves.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

A CBDC should only pay interest if this feature is across-the-board for all account holders.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Quantity limits is a sensitive topic but could be best managed by separation of bank holder accounts into divisions (with on-site, verifiable proof) like personal, small business (with 'x' number of employees), mid-sized business (with 'x' number of employees), and large business (avoiding the word 'corporation' purposely) with 'x' number of employees. Each division would be assigned a standard limit with no exceptions - ever - to be fair to all and accommodate on-demand withdrawals for account holders.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Regarding intermediaries, bank customers with an active account should be able to flag and report financial misconduct at any time to CBDC authorities without being required to file in-house at the institution they believe has robbed them, so a bank's own participant pool should be its intermediary. The role is personal investment, quite literally, and the structure should result in an immediate report filing that auto-locks bank personnel's entry until the main CBDC system analyzes the situation and renders a report to both the account holder and bank holder until both parties have submitted a 'Free of Conflict' agreement (via institution's Homepage access). During the conflict period, the account holder retains full access to his/her account, yet the bank's access is suspended until resolution occurs (no longer than two (2) days' time, including weekends AND holidays). No bank institution's terms of service should exceed two (2) pages in length, nor should any of its institutional documents exceed two pages. If a resolution is not reached, the account holder is required to withdraw all funds by transfer or physical removal and open an account at another bank location within two weeks, including weekends and holidays, and the monies should be released on-demand regardless of withdrawal method. The personal thumbprint and baseline heart rate reader should be returned within the two weeks prior to withdrawal of funds. An account flag will be assigned to ensure return of the bank's property in working order prior to funds transfer or physical withdrawal. If the unit is damaged or unreturned, the account holder understands that the device cost is deducted from the account prior to withdrawal. Easy peasy.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

For absolute transparency, CBDC should never have offline capability. Online transparency will prevent the nightmare we as a population are experiencing today. If an individual wishes to do local personal business outside the view of onlookers, s/he should withdraw physical funds. The three-step authentication process, both for the account holder AND anyone accessing information from the account (no exceptions, and with notification to the account holder in real time), should keep peepers and unsavory characters accountable.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

- Addressed already - Furthermore, no CBDC instrument or account should be finalized without full understanding of the agreement. How difficult is that? Yes, cut out the hooah and remember ... no more than two (2) pages in length ... ever.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

- Addressed already -

21. How might future technological innovations affect design and policy choices related to CBDC?

- Addressed already -

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

- See responses to Questions 7 - 9

Name or Organization

Dennis Donnelly

Industry

Individual

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are two primary benefits to a CBDC over the dollar, speed, and data collection. Speed benefits everyone, while data collection usually helps the collectors at the expense of the fleeced. For this reason I am sour on any of them.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Absolutely! Bitcoin, via the Lightning Network allows speed of light transfers at low or no cost! The adoption of the Bitcoin network is 2x that of the internet, which to date was the fastest adoption of any other technology! It is already helping the people of El Salvador keep more of the remittance payments instead of paying Western Union and other fees.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Maybe, but at the cost of more control. Gathering data will be sold as fighting crime, lower costs and easier payments. All true. But the cost of privacy invasion dwarfs those benefits. The recent Bitcoin upgrade, Taproot, brings privacy to Bitcoin, making it institution grade, as evidenced with Tesla adopting it as a Treasury Reserve Asset.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

They could directly deposit a Universal Basic Income into individual bank accounts. They may ultimately remove the banking layer and lend directly to borrowers, if borrowers still trust them. Trust isn't cheap and Bitcoin is trustworthy because it was designed to not rely on a trusted partner. Rather software via volunteers confirms the ledger (blockchain).

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. This is primarily because we went off the gold standard in 1971. Nixon "reneged" on America's commitment to Europe to allow them to retrieve their gold if they desired, gold we took for "safe keeping" after WWII...sigh. Our money is oil based now. We got the Saudis to agree to trade oil exclusively in dollars, forcing all other oil producers to do the same. Everyone trades dollars for oil, except, oddly, the United States...? That is, we can print money and debase the dollar. The government gets to spend the full dollar amount but passes down the losses as the money moves through the economy. So everyone has to work hard to make up for their leaky currency, BEFORE they can even START gaining ground. Even if they succeed the government can confiscate their possessions if they really want to. Bitcoin is the only thing that can save us.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Trust. Trust in Central Banks is vanishing before your very eyes. The game is up people. Th word is out. We see the game now and are beginning to rescue ourselves from incompetent

and/or oppressive rule via a leaky currency and a monopoly on violence. Remember Bitcoin was born Jan 3, 2009 in response to the economic SUPER disaster wrought upon the whole world by the big banks. The perps never went to jail and trust has been all but destroyed as a result. We've had enough.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Set aside illusions of a CBDC. Unless you implement it by FORCE the people will reject it outright in favor of Bitcoin. Bitcoin uses a trustless protocol and a distributed ledger to tell the truth about its value, something a CBDC is incapable of. The Bitcoin Standard is already implemented world wide. Though governments fear it and are fighting it, they will all lose, including the United States eventually if they don't embrace it instead. Reach out to Space Force Bitcoin advocate Jason Lowrey @JasonPLowery on Twitter. The United States MUST embrace Bitcoin and begin national mining for strategic defense.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. In fact there is no real reason currencies can't work hand in hand with Bitcoin like El Salvador is. They don't have to fight each other despite the rhetoric. Bitcoin can replace gold as gold is rapidly going obsolete (heavy, expensive transport, etc.). What if the United States started mining Bitcoin like El Salvador, with clean energy? How could Russia or China compete? They can't if we move first. They both are reactive against Bitcoin. So far the US is much more tolerant. It is our edge and always has been. Dissent brings economic power that simply isn't attainable in controlled regimes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin via the Lightning Network will win regardless of what you think you can do about it. It is simply too lucrative. In the 2008, bank induced financial SUPER disaster, there was so much money to be had that there was a shark feeding frenzy that threw off all rules and laws and scooped up as much as possible as fast as they could. That was the travail from which Bitcoin was born.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They will have to fall in line with whatever we do...except El Salvador...and possibly Turkey if Bukele is successful. :) ...and anyone else that rescues themselves from the SWIFT system. That's coming. For sure.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I am not an expert on CBDCs. That is above my pay grade. But this I know. I will buy Bitcoin over the next decade and hope that the dollar figures itself out and our nation embraces Bitcoin. If not our future looks bleak to me. We've now printed so much that we can't raise interest rates much. One less tool to deal with emergencies of our own making.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Wow. After 2008 you can ask that with a straight face?? After bank execs go to jail, the unpleasant kind, we can talk. Until then...lol.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Well the NSA required hardware vendors to put back doors in so they can snoop "if necessary". That's a big risk right there. We need open source hardware with no back doors for anyone, designed by the people with their best interests in mind, or it won't proliferate.

14. Should a CBDC be legal tender?

It will be. I don't want it but am resigned to it and am trying to protect myself with Bitcoin.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Absolutely! Why, because you are making a KILLING off the data and get a serious boner at the thought of seeing everyone's purchases, strip clubs and everything. f. u. Since they will make so much money, they should pay interest. Besides, if they take the shit coin, CBDC, buy Bitcoin with it, then they should pay out close to the rise in Bitcoin's price for interest, otherwise why would anyone not buy Bitcoin?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. I don't believe in assigning a monetary value to morality. Morality should be based on other things than merely money.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Ugh. Don't ask me. I'll only use it if forced and I will raise a shitstorm on Twitter if that happens.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. It should be able to be stored off line in a physical wallet like other coins.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Use the Lightning Network. It is the fastest, lowest cost transfer of money available. It is State of the Art.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Tether and USDC peg themselves to the dollar. Use your Fed keyboard to peg it and you can debase as you feel you need while keeping an eye on the markets to keep the volatility index low. Personally, I recommend that both you and I buy Bitcoin. It is the fastest way to heal the world.

21. How might future technological innovations affect design and policy choices related to CBDC?

Difficult to tell. Even with really good intentions, unexpected consequences can be locked in for generations. Tread carefully. Communication is a good start! :)

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

CBDC gives too much control, imo. I'm hopeful that Bitcoin and the dollar become friends and take us to a prosperous future.

Name or Organization

Ryan Magdangal

Industry

Other: Legal

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that CBDC is the future for U.S. and our currency. I believe all other digital currencies undermine the value of the U.S. dollar and pose a national security risk to our nation.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I would need to see all the options and would move with a limited roll out until all the kinks can be figured out.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No, I think it would be inclusive and beneficial to all who participate in it. Coinage and paper currency is like the combustible engine it's days are numbered.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

By including all key factors in the economy and recruiting the best minds to set up standards and best practices to achieve full employment and price stabilization.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If we can presume that CBDC is backed by the U.S. government, labor and other wealth contributing factors than it can be successful. As it stands all digital currency is unknown and backed by no insurance.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Not if it's regulated with the best practices and governance by a diverse and representative CBDC Council and/or Agency.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Quantum cryptography software would be one of the tools that could help mitigate any adverse impact on CBDC. To your second question, no.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

I believe cash usage will decline more and more. I like many others don't like to carry cash or use it much these days. Digital currency credits can be input into a card and/or cell phone.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Well it's happening now so it will evolve in some form or another, good or bad. I'd rather invest and support a U.S. digital currency that doesn't undermine the 'dollar' and our democratic government.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We have to take all of that into consideration but the U.S. should be the leader and innovator so that it protects the free market and our democratic institutions.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Our currency could also be backed by U.S. labor and/or hemp.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

With a balance approach and which the individual doesn't have to worry if they are not engaged in illegal and/or criminal activity. Like airport security we have to verify our identification and get screened before we can board a plane.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

By creating central and regional governing boards using quantum cryptography software and algorithms to help manage it all.

14. Should a CBDC be legal tender?

Yes because it's the future and paper and coinage is becoming more and more obsolete.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

I believe the U.S. Treasury should create a debt free/interest free digital currency. The U.S. Constitution gives us this power.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I would think this question needs to be further looked into, discussed and deliberated as to the benefits or threats that could arise from limits or unlimited amounts of currency.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

A CBDC Council and/or governing body should be set up and work with other trusted institutions in our current banking system along with universities, credit unions, small banks with local, state and Federal Government agencies to make it work for all.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I'm sure there may need for 'offline capabilities' for certain or unforeseen events that may arise like a natural disaster, electric outages or war.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely with convenience.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

By using and expanding on our current technologies and standards to meet the demands of multiple platforms. Yes, by using new technologies and innovation into our current infrastructures.

21. How might future technological innovations affect design and policy choices related to CBDC?

That could be discussed by a CBDC Advisory/ Regulatory governance body and public and private institutions.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The best design principles should be tested and scrutinized for a secure digital currency which balances an individual's privacy while making it attractive and secure to use the currency universally.

Name or Organization

JON ETL

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC is a dangerous slope to go down. But it's inevitable as the rest of the world will be adopting one, especially China. It will be replete with privacy risks, from any government, federal, state, local, international, you name it. It will also be a prize for cybercriminals. In fact, I know they can't wait for the world to adopt CBDCs. I have followed and studied CBDCs for years, and also cybercrime. I am a cybercrime writer.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

We already have credit cards, what else is needed? I mean, there is no benefit to the public. The benefit is for authoritarian governments and cybercriminals. How is it going to be used in daily life, with a credit card? You have to have a smartphone, right? Great for Apple and Android! What about people who don't want a smartphone?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, you have to have a smartphone. Will the federal government buy them for poor people? What about elderly people? They will have no choice or else they will not eat.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will give the Fed ultimate power, just like CCP in China; the Fed could force someone holding digital dollars to spend them by making them expire--in other words, buy something or lose your money. What power! How on earth can something like this maximize employment goals? Other than with force?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The Fed has ruined financial stability, and a CBDC is only going to make it worse. The world knows the Fed is a money printing press; well, with a CBDC the press is gone, it's only a matter of everything X number of new dollars into the digital system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC is supposed to just be a digital dollar, so, simply, the problem we have now will remain. It's not going to change anything, again, unless it's by force. Stablecoins are not really regulated yet, so they are an extreme advantage to the public. The public can gain enormous interest rates for saving stablecoins; with a CBDC it will be just the Fed-regulated rate that it is now, so what's the big improvement?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't implement a CBDC. That's how you can mitigate an adverse impact. But, the Fed won't have a choice as this is the way the world is going. I mean, take the BIS, they wanted the euro, and they are huge proponents of a digital euro now. So how can the US compete without a digital dollar?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, how do people pay for food then?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

See answers above, the Fed will have no choice as the rest of the world is going in the direction of the CBDC. I believe at some point there will be no dollar either; the world implementing a CBDC will make it easier to have a one-world currency. I'm not some conspiracy theory nut. It just makes logical sense. Even with a CBDC in each county, think of the calculations that will need to be done, the server power, to handle conversions. Think of all the servers Google has, and multiply them by thousands. Think of the environmental impact of that!!

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Again, the US will have no choice.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Smartphone technology, especially Android, which are replete with holes. Android phones are favored by cybercriminals. The Fed and all other central banks will have to partner with phone makers. I contest that this will require an international standard, probably issued by an international body like the ISO.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That's just it, a CBDC can't. Privacy will be gone. I'm serious. Again, I'm not some conspiracy theory nut. Look at the CCP in China, the idea is to see what its citizens are buying--it's not efficiency they're after, it's control. There would be nothing to stop the Fed from enacting such measures too.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

What other option will there be than to use a smartphone? A credit card like a money card? But there'd have to be no way the owner could be tracked.

14. Should a CBDC be legal tender?

Of course! There will be no other choice. The idea in China will be to eliminate paper currency eventually. It's like land-line telephones--paper currency will be obsolete.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

I'm sorry, this is a dumb question. The digital dollar is supposed to be just a digital form of a paper dollar, right? Then of course it would pay interest if you deposited it. Unless the idea is to eliminate the banking sector. Is it? The banks are powerful, and they're not going to like being eliminated. Good luck with that.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No! Are there quantity limits with fiat currency? Unless the idea is to make a USD CBDC like the digital yuan and force people to spend at the whim of the Fed.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Well, you really don't need banks anymore, at least not for checking and savings accounts;

those accounts would no longer be needed. Yet, will the Fed get into the business of investing? So you'll still need banks/institutions that manage investments.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

What do you mean by "offline"? That makes no sense. Everything will be online. Will it be like a phone card, or a money card? Make you call to check the balance, or you anonymously log in to a website and enter an ID on the card to see the balance.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

You won't have a choice in this. To accommodate it, the private sector will have to update their payment terminals. The technology is already in place, this would just be another option.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It'd be pretty complex, in fact, probably the most complex cryptology there is. I suppose each person will need to be given a number, like a SS#. That's eery. Where's privacy?

21. How might future technological innovations affect design and policy choices related to CBDC?

This could be a long answer. Since the world is becoming more and more online, it could be a whole host of things. I'd say the biggest is a smartphone falling out of fashion. I predict in ten years there will be no more smartphones, it'll be watches, glasses, car windshields, voice-activated systems in homes, offices, etc. And with each innovation comes holes, which will then be exploited by nefarious actors. Get ready!

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

It's all a disaster. I want to try to be optimistic, but I can't. For the CCP to be excited to implement a digital yuan, there can be no good in it, that is, if you respect freedom from an authoritarian state. If you like an authoritarian state, then a CBDC is the way to go. Imagine, without money to buy food, people will starve. And if you can control that money, then you can control people.

Name or Organization

Matthew Bunting

Industry

Individual

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk: It will allow you to have total knowledge and total control over all my personal finances, allowing you to cut me off from all ability to purchase anything if I ever do or say something you don't like.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

YES!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I have no idea what "financial inclusion" even is.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will allow you to debase the currency with unprecedented speed, causing hyperinflation so fast that the Weimar Germany bankers' heads would spin.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Net negative. At least half the country would think, correctly, that this is an attempt to financially enslave them, and abandon the currency to the greatest extent possible.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The affect would be to make the financial sector into a faster growing bubble than it already is, which is what you want because you are all trading on insider information, AS IS COMMONLY KNOWN!

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Armed soldiers to shoot any dissenters. Which you are trying to do anyway.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. People's personal finances are their own business and responsibility. You don't have any reason to go after them for not using a certain form of money. Also, I will be using cash to the greatest extent possible from now on.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I have no idea. I suspect that the digital part will be taken out, and people will meet in person to exchange hard assets for goods and services, such as precious metals.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No influence whatsoever. The United States is a sovereign nation, and should make decisions for its own citizens in its own interest regardless of what other states decide.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The Second Amendment of the United States Constitution.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cannot. It will either be completely anonymous, or completely open. Also, you like illicit financial activity. It's how you bribe everyone.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Having our money be all digital, all the time would remove all resiliency. A single cyber attack, power outage, or faulty equipment would render all economic activity impossible without a means of physical payment. This is a fools errand.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, to make up the difference in purchasing power from your unending QE to prop up the stock market.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. Again, personal finances are a personal responsibility. You have no business involving yourself.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Physical paper bills. In other words, cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, because if we are going to be forced onto this dystopian system, it may as well be as convenient as possible.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Academia

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDCs can be used as tools of tyranny. CBDCs allow for governments to spy on their citizens, control how citizens can spend their money, steal money from citizens, and other forms of government overreach.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Virtually every benefit of a CBDC could be achieved with Bitcoin, with virtually none of the risks and disadvantages of a CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDCs would be controlled by the government, so the government could prevent certain people from using the CBDC as it is a permissioned system. By contrast, Bitcoin is permissionless, meaning that anyone can use Bitcoin. Bitcoin is better at preserving freedom as it is a free and open system, much like the internet is today.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A US CBDC would not be much different than conventional US dollars / fiat currency in terms of monetary policy. Importantly, Bitcoin allows US citizens to have a savings account that is isolated from the high inflation and low interest rates of the Federal Reserve's monetary policy, so it is essential that all Americans have access to Bitcoin.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC would be a net negative for financial stability, as it has the potential to be exploited by the government to commit acts of tyranny. As an extreme example, one can imagine how a Chinese CBDC or digital yuan controlled by the Chinese Communist Party could be used to commit acts of tyranny, prevent citizens from purchasing food/shelter/transportation/goods/services, and destabilize society as well as the financial system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC could adversely affect the financial sector because it is centrally controlled. A single individual such as a central banker does not possess as much knowledge and information as the free market. Therefore, the free market should be allowed to make decisions and take actions and make economic decisions that affect the financial sector. Stablecoins and other nonbank money are closer to the private sector and free market, and therefore they would be more agile/responsive and better suited for ensuring a robust financial sector.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Bitcoin is the best mitigation to prevent any adverse impact of CBDC on the financial sector. Society needs sound money, similar to how gold was used as money for thousands of years. It is important that money is not debased, as printing money creates inflation and steals purchasing power from hard-working Americans. Bitcoin provides the best protection from increases in the money supply and inflation, as Bitcoin is digital gold.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

If cash usage declines, the best alternative is Bitcoin. Bitcoin works very well for payments when Bitcoin is used with Layer 2 solutions such as the Lightning Network. Bitcoin payments are essentially instant and free when using the Lightning Network. Furthermore, Bitcoin does not involve any 3rd parties. Bitcoin is decentralized. Bitcoin is also pseudonymous. Therefore, Bitcoin is best at preserving privacy of the user, similar to cash.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Domestic and cross-border digital payments are already improving exponentially with solutions such as Bitcoin's Lightning Network. One example is the company/application Strike. Jack Mallers is the CEO of Strike. The Strike app is already used to make instant and free domestic and cross-border digital payments using the Bitcoin Lightning Network. Payments can be made using US dollars as well as Bitcoin. No 3rd parties are involved, and the payment settles instantly. Anyone in the world can use Lightning Network, because it is open and permissionless, just like sending an email using the internet today.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The United States should not issue a CBDC, regardless of whether or not other large economy nations issue a CBDC. Instead, the United States should embrace Bitcoin, because Bitcoin embodies the principles that the United States was founded on; such as freedom, liberty, privacy, property rights, capitalism, free speech, transparency, meritocracy, egalitarianism, truth, justice, and peace.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The best way to mitigate the potential risks of a CBDC would be to make Bitcoin tax-free and legal tender. This would create a parallel system that is decentralized, robust, reliable (running flawlessly for 13+ years), scalable, peer-to-peer, open, permissionless, fast and cheap, and preserves the purchasing power of the American people. The best solution is to not adopt any CBDC at all, and just adopt Bitcoin.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It probably can't. In society, we accept cash as a medium of exchange, and this has complete privacy and anonymity. Some amount of illicit financial activity occurs with cash, but that is a small price to pay for having a free society in which citizens are not monitored and tracked like George Orwell's 1984. Bitcoin is the best digital alternative that we have for cash. Bitcoin ensures that Americans will keep their freedom and privacy. Also, because the Bitcoin blockchain is a publicly viewable ledger, Bitcoin deters illicit financial activity.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

There is no need to design a CBDC to foster operational and cyber resiliency, because Bitcoin already provides this functionality, as Bitcoin has already demonstrated by working flawlessly for 13+ years.

14. Should a CBDC be legal tender?

A CBDC should not be legal tender. A CBDC should not be made/used. Bitcoin should be tax-free and legal tender. Bitcoin should become our new national currency.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

A CBDC shouldn't be used. Bitcoin should be used instead of a CBDC. The free market should decide what interest rate should be paid for Bitcoin deposits/loans/bonds.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. A CBDC shouldn't exist. Only Bitcoin should be used, and there should be no limits.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

There should be no intermediaries and no CBDC. Only Bitcoin should be used, and Bitcoin doesn't need any intermediaries because Bitcoin is decentralized. Cryptocurrency exchanges can be regulated with KYC/AML laws for the buying/selling of Bitcoin. However, Bitcoin itself should not be regulated and there should be no intermediaries as the technology should remain open, permissionless, decentralized, and peer-to-peer, much like the open internet.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

N/A Bitcoin can be stored in a hardware wallet, and the account information or keys can be recovered using a 12-24 word seed phrase. This works well for Bitcoin. For example, seed phrases can be stored in stainless steel backups to prevent the loss of money/information if there is a fire or natural disaster.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

This will not be necessary, because Bitcoin already is designed to maximize ease of use and acceptance at the point of sale. The Bitcoin Lightning Network is already easily used for everyday transactions in countries such as El Salvador where Bitcoin is legal tender.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Instead of using a CBDC, we could simply use Bitcoin, which is already accepted and used with numerous payment platforms such as Square, Cash App, PayPal, Venmo, Strike, and many others. It's also possible to pay with Bitcoin using legacy systems such as credit/debit cards. Smartphone mobile wallets are also compatible with Bitcoin.

21. How might future technological innovations affect design and policy choices related to CBDC?

Most technological innovation is occurring on Bitcoin, such as Layer 2 solutions like Lightning Network. It would be virtually impossible for a CBDC to compete with a free-market open source solution such as Bitcoin. The US Government should follow similar "do no harm" principles/philosophies as it used with the internet in the early 1990s. The US government should allow Bitcoin to flourish by making Bitcoin tax-free and legal tender. The free market will provide the technologies and solutions that are necessary to make Bitcoin an ideal solution.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I think a CBDC is a fundamentally bad idea as it has the potential to be used in dystopian ways that remove the freedom, privacy, and financial well-being of the American people. Any CBDC would necessarily be centralized, which is a terrible design flaw that can be exploited and corrupted to do tremendous harm. The best solution is instead to embrace and adopt Bitcoin, which is completely decentralized. It is not possible for Bitcoin to become exploited or corrupted. Bitcoin is the best solution for ensuring the freedom, privacy, property rights, and financial prosperity of the American people.

Name or Organization

Industry

Other: Escort

Country

United States of America

State

New Hampshire

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Clients pay in cash. Prominent clients. Very prominent clients.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Keep cash

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes. Negative for my clients. Positive if my business is legalized

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Cbdc will initiate a substantial black market.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. Are you kidding

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Financial sector will get it where they can.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

You dont have many options

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Hell yes, read above

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They wont change

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Want to stay on top? Dont bend to their pressure

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Keep money i. The hands of those who actually use it

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Who cares?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Cash is king

14. *Should a CBDC be legal tender?*

No. Too many privacy concerns

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

No.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Only if its China!

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

No private entities

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Of course

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Keep dreaming. Govt and ease of use are not commonly used in the same conversation.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Print

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Print

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Print

Name or Organization

Industry

Technology Company

Country

United States of America

State

Colorado

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Stability issues abound as they relate to smart contracts, especially within the real estate industry.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits of a CBDC would be security and transparency. Security, as far as final transactions go, is best achieved on the blockchain I can't think of another viable alternative.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A nationally sponsored CBDC would absolutely affect financial inclusion and I would say the effect would be overwhelmingly positive.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The first thing that comes to mind that would greatly assist the federal reserve is in the matter of inflation. Take a look at what's going on right now with inflation at its worst since the 1970s. The Federal Reserve with the advent of a digital currency would have at it's fingertips the ability to create and limit the distribution of such digital tokens as it were... I think what I'm saying is that it would give the Federal Reserve a much tighter and nuanced control over the currency valuations and fluctuations and would create a much more stable financial environment for commerce.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial inclusion would come about in time and I believe this would be an overwhelmingly positive thing. New technology has been slow to be adopted for many decades though I think the public is coming around to the idea of the usefulness of digital currency. Financial institutions and others are certainly already on board in many sectors in the United States. The government should continue to monitor opinion and surveys such as this are also helpful.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Perhaps the first thing that comes to mind in terms of adversely affecting financial institutions would be portfolios who are heavily leveraged in digital currency which already exist such as Bitcoin, Ethereum, Litecoin, and Cardona. The introduction of a new digital currency that is being widely used and accepted because it has the backing and blessing of the United States government would certainly be a threat to those other digital currencies I would think. Primarily because there's still so much hesitation in the minds of the public regarding the massive fluctuations those currencies undergo presently. Presumably, this would be a much more stable Digital currency and thus competition to the other existing currencies.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

In the same way that the stock market uses “market circuit breakers” when the market is tanking hard and quickly I would hope that the CBDC would also have protective measures around it should it begin to drastically change. Obviously, there are no such tools in place for the existing digital currencies like bitcoin and Ethereum and the rest. However, that would bolster the confidence that many in the public would have about getting involved in digital currency if they knew there was a fail safe as such. In other words, have a mechanism in place that does not allow for the CBDC to fall or plummet in value too drastically like the current digital currencies do on the open market.

8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

Cash usage is already declining significantly but I would think some people would always want to have some hard currency to hold in their hand. It is hard for many people to grasp the concept of digital currency and as such they will prefer cash. Also keep in mind that there are a number of people out there that do not have credit cards or even use bank accounts.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The establishment of a national digital currency for the United States would in many ways benefit national security. I should imagine it would be much more closely regulated in terms of transactions as opposed to other digital currencies, like say, Bitcoin, Ethereum, Cardona, et al. if there continues to be an absence of a digital currency in United States, it is foreseeable over time that one of those or perhaps some new form of digital currency would step up and fill the void.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The decision by other large economy nations such as those in the European Union or China or Russia or Japan or Australia or India should not influence the decision of the United States to create its own digital currency. All of this is very much in it’s infancy. I imagine if the United States creates its own digital currency then many of those nations, if not all, would follow suit to create their own. I imagine that the currency exchanges would function much in the way that they do already whereby the value of a digital dollar would be exchanged for a digital yen or a digital euro or a digital rupee, etc.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The additional ways to manage the risks would likely involve creating a new agency whose sole purpose would be to oversee the security and stability of the CBDC. I can’t imagine that it would function any other way without an extreme oversight such as this. With lots of checks and balances, of course.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The CBDC would need to function on the Blockchain, however, this does not mean that it would be devoid of oversight. Being that this would still be a national currency it would by its very nature be much more stable and fluctuate much less in theory than many of the hundreds of digital currencies already being traded on the open market. In short, oversight by an agency yet-to-be-created would be required as this would most likely involve recruiting members from the existing crypto community to provide their input

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

I believe that cyber resiliency would only be fostered further by the existence of the digital currency here proposed. I can’t imagine that there wouldn’t be the occasional attack from foreign and domestic sources but the cyber risks are buying large unavoidable. The very nature of anything that is in fact able to be hacked will always be a target. The key, as is always the case, is to put in enough failsafe’s that make it virtually impossible even for the most highly trained and skilled to do so. The US Military and DARPA have resources to pool from in this regard. The security of the CBDC should absolutely be considered a matter of

national security and, as such, it should be availed all the resources that are currently at the disposal of the NSA and other security apparatus.

14. Should a CBDC be legal tender?

Absolutely.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

I should say yes, they should pay interest. It would make it attractive to lending institutions and investment portfolios.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I should think not... dollar hard currency is not held to limitations.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The US post offices are a great place for the public to purchase CBDC for starters. Other FDIC institutions could serve them as well.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I think not. If it were to go offline that should signal a problem.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Ease of use and value clarity at point-of-sale is a must for overall adoption by the masses. I should think there would be a number of people already in the crypto community that could assist in this regard.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

I think the transferability across multiple platforms is probably best discovered in how Visa, MasterCard, and American Express take their online payments. Again these are complicated yet already researched applications and I would think that there are already a place existing technical stands. Again, the crypto community can step in to assist.

21. How might future technological innovations affect design and policy choices related to CBDC?

The government created some years back an agency known as DARPA whose existence is primarily to stay ahead of the curve with regards to innovation in robotics, science, technology, and even warfare. I should imagine that the yet-to-be-created agency that would oversee the CBDC would have to always recruit very qualified individuals whose sole purpose was to watch the markets and look for changes in the landscape regarding digital currencies.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

It is hard to say whether or not there are trade-offs at this early juncture. Certainly, the development and the implementation of a CBDC is a very good start. It is noteworthy that it has been a decade now that this review of digital currency has taken place and so there has not been some great to rush in on the part of the United States as there have been in other countries. I would emphasize being cautious in the rollout and utilizing talent in the crypto community is key for any future iterations as well.

Name or Organization

Phillip MacRevace

Industry

Merchant

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The risks associated with Cbdc's isn't worth it

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes back the system with precious metals! Gold and silver as laid out in the constitution.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Net negative for anyone who can't afford a product to operate on the monetary system proposed

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Very well if the system is both transparent and backed by Gold and silver

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Net positive if backed by metal transparently. Net negative if not

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes it could theoretically replace it. But if so it would require permission from the patent holder.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash is important

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

A decentralized accepted means to transact between two consenting people sounds wonderful

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should be viewed negatively, we should not do the same thing communist nations are doing

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't do it

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It won't so don't do it

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This risk would be inherent to any digital money

14. Should a CBDC be legal tender?

Never, I will never transact in a CBDC

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No because then it could theoretically pay a negative interest rate. No thank you

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

no

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

yes

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

no

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

End yourself

Name or Organization

John Q. Public

Industry

Individual

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

No benefits exist with a private central bank. The only policy consideration should be to ending the FED and imprisoning all governors and board members and seizing all their property and assets.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Not using fiat money. Ending the FED and once again use gold backed United States Treasury notes.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC could/would include anyone with a SSN. Everyone including foreign visitors could be issued a CBDC wallet.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It should make certain aspects way easier. Helicopter money could be more easily given out and digital fiat could be taken back at will too/expire.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Considering the FED is a criminal cartel, and have been adversely affecting our Citizen's wealth for 100 years, I am sure it would have a negative impact. End the FED!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes it could/would especially if it replaced neighborhood/community banks and gave citizens an account directly with the FED. Stablecoins are useless, a CBDC would be a stablecoin by default, wouldn't it?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not using any form of fiat would be a start.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. Most USD is digital/not real as it is. Yes, people will want/need access to a way to make payments, in an emergency perhaps.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

With the FED always playing catch up, foreign CBDCs and cryptocurrencies would leave the USD behind. The low drag cross-boarder payments possible with BTC already disrupts the USD in payments.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. End the FED and return our Treasury to the People.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Ending the FED would solve things.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Stop worrying about illicit financial activity. As if the FED itself isn't a criminal organization. End the FED. What I spend my money on is my business.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Make the CBDC a full out privacy coin.

14. Should a CBDC be legal tender?

Will it be a fiat CBDC? If it is backed by a physical asset controlled by the Treasury of the United States, then yes. FEDCoin? No. End the FED.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

If the FED is lending out my money, fiat, CBDC, or otherwise, then yes I better get interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

How about quantity minimum, instead?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The point of a CBDC is to not have intermediaries. When someone purchases with a CBDC, it is a push transaction not a pull transaction. The only intermediary needed would be Congress.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Open Dime type tech.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

It should be easy enough for anyone to use. Open wallet, scan qr, confirm,

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Not sure.

21. How might future technological innovations affect design and policy choices related to CBDC?

All advancements should make it easier.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

End the FED

Name or Organization

DAKSHESHKUMAR PATEL

Industry

Technology Company

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

BENEFITS - REMOVE BLACK MONEY FROM MARKET

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

TRANSPARENT - BUSINESS TRANSACTION. NO MORE CASH TRANSACTION

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Karens Ggp

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Even if other large economy nations decide to issue CBDCs, the U.S. should NOT issue CBDC.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I don't think it can.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, because our current Central Bank issued paper currency doesn't.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Alexaner

Industry

Technology Company

Country

United States of America

State

South Dakota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Absolutely DO NOT create a CBDC. Whether the "intent" is to be used for good or not does not matter.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What

operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

John wilbur

Industry

Individual

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Xrp

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Xrp

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Xrp

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Xrp

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Xrp

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Xrp

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Xrp

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Xrp

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Xrp

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Xrp

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Xrp

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Xrp

14. *Should a CBDC be legal tender?*

Xrp

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Xrp

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Xrp

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Xrp

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Xrp

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Xrp

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Xrp

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Xrp

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Xrp

Name or Organization

Rigoberto Romero

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Enacting CBDCs in the United States would be the end of the American way of life because it is programmable. The ability for Americans to save towards a better future will be at risk, maybe not in a CBDC's initial format, but granting the ability to do so will leave an opening for a future administration to pursue time limits on digital money.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Stablecoins. Circle's USDC for instance is a solution that people can purchase on Coinbase or have it direct-deposited to their account on Coinbase. This is a DHS compliant marketplace for USDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The net negatives would be that programmable money will ultimately hurt low income families.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A CBDC will grant the Federal Reserve unlimited power in creating money out of thin air. If we want the US to remain competitive at the global stage, we cannot allow the creation of a CBDC in the US.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Net negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Stablecoins are a much safer alternative.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only tool will be not using CBDCs. Opt for allowing Stablecoins.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. If cash usage declines, we could use stablecoins like Circle's USDC.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Using RippleNet, the XRP Ledger, or a stablecoin built on the XRP Ledger. Alternatively, using Hashgraph technology from Hedera Hashgraph.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Not at all. With Interoperability in Blockchain and non-blockchain solutions, we won't need to worry about other countries. For instance using Quant network's mdApps could help integrate the US on the world stage.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Simply not using a CBDC, and using a Stablecoin on a DLT.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It couldn't

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

By not using it

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It shouldn't be created

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

They shouldn't exist

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

They simply shouldn't exist

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

It shouldn't be designed at all

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The US should not have a CBDC and use Stablecoins instead.

21. How might future technological innovations affect design and policy choices related to CBDC?

A CBDC should not be created

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no benefits to the American Citizen. Do not adopt a CBDC

Name or Organization

Yanping

Industry

Individual

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Absolutely no cdbc. as an American, I would like my financial freedom.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Absolutely no cdbc. A trick question, there is no benefits of a cdbc.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Absolutely no cdbc. Cdbc will affect everything and everyone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Absolutely no cdbc. This is the problem, federal reserve can do anything with cdbc

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Absolutely no cdbc. Cdbc will be chaotic

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely no cdbc. Cdbc will affect adversely the whole country

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Absolutely no cdbc. No cdbc and no tools needed

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely no cdbc. Trick question, no cdbc then there is no need for central bank money

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Absolutely no cdbc. No cdbc and money payment system can keep going as is

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Absolutely no cdbc. America should be the leader not following what other country are doing to control its people

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Absolutely no cdbc. No cdbc and no risk

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Absolutely no cdbc. With cdbc there is no anonymity/privacy. Hence no cdbc

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Absolutely no cdbc.

14. Should a CBDC be legal tender?

Absolutely no cdbc. Hell no

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Absolutely no cdbc.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Absolutely no cdbc.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Absolutely no cdbc. No firms

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Absolutely no cdbc.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely no cdbc.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Absolutely no cdbc.

21. How might future technological innovations affect design and policy choices related to CBDC?

Absolutely no cdbc.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Absolutely no cdbc.

Name or Organization

SeanFitzgerald

Industry

Other: Religion

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This is antithetical to the freedom America stands for. An evil person can rise to power and have far too much control to destroy the lives of people he disagrees with.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Honest free market capitalism. Leave it alone and let Price indicators move goods and services. You need to let it be free.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Anyone with a bad ESG score because of an opposing ideology would be ruined.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

There is more to economic health than price stability and max employment. There needs to be innovation and actual supply. It doesn't matter how cheap things are if the shelves are empty.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

History has proven that central control always has a net negative effect.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A tyrant would use this power to financially destroy all his enemies. Corruption would be king.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Never use a CBDC!

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No! Let people spend there money however they choose. Let small banks breed competition for the public.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Crypto

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The United States makes decisions based on what the People want. Not other nations.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No. Absolute power will corrupt absolutely.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't. There is no privacy in any financial transaction.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Never.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should not exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Stop making more bureaucratic regulators.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It shouldn't exist in any capacity

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

It should die.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It should never transfer to anyone and never be used.

21. How might future technological innovations affect design and policy choices related to CBDC?

There will be no innovation if we are controlled by central banks. At least not corruption free.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Let the free market live.

Name or Organization

Xitus Technology

Industry

Technology Company

Country

United States of America

State

Oregon

Email

info@xitus.technology

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Let the free market take care of this.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Let the free market take care of this.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Let the free market take care of this.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Let the free market take care of this.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Let the free market take care of this.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Let the free market take care of this.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Let the free market take care of this.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Let the free market take care of this.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Let the free market take care of this.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Let the free market take care of this.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Let the free market take care of this.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Let the free market take care of this.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Let the free market take care of this.

14. Should a CBDC be legal tender?

Let the free market take care of this.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Let the free market take care of this.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Let the free market take care of this.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Let the free market take care of this.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Let the free market take care of this.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Let the free market take care of this.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Let the free market take care of this.

21. How might future technological innovations affect design and policy choices related to CBDC?

Let the free market take care of this.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Let the free market take care of this.

Name or Organization

Justin

Industry

Individual

Country

United States of America

State

Indiana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The risks to freedom outweigh any benefits.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The risks to freedom outweigh any benefits.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The risks to freedom outweigh any benefits.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The risks to freedom outweigh any benefits.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The risks to freedom outweigh any benefits.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The risks to freedom outweigh any benefits.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The risks to freedom outweigh any benefits.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

The risks to freedom outweigh any benefits.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The risks to freedom outweigh any benefits.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The risks to freedom outweigh any benefits.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The risks to freedom outweigh any benefits.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The risks to freedom outweigh any benefits.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The risks to freedom outweigh any benefits.

14. Should a CBDC be legal tender?

The risks to freedom outweigh any benefits.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

The risks to freedom outweigh any benefits.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

The risks to freedom outweigh any benefits.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The risks to freedom outweigh any benefits.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

The risks to freedom outweigh any benefits.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

The risks to freedom outweigh any benefits.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The risks to freedom outweigh any benefits.

21. How might future technological innovations affect design and policy choices related to CBDC?

The risks to freedom outweigh any benefits.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The risks to freedom outweigh any benefits.

Name or Organization

James

Industry

Individual

Country

Australia

State

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Way too much power to have for any entity, all it takes is for some bad actors to abuse the power and it turns bad for everyone involved.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Controlling the economy in this way is not the answer, employ some younger people with fresh perspectives on the issues.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Net negative, way too much control and it entices bad actors with those types of personalities to get into power.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It could help but at the expense of a free market and will make a negative impact on everyone's freedoms.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Likely positive but there are other ways to achieve this without sacrificing peoples freedoms.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes absolutely, if you can control what people spend their money on that is obvious how it would affect things.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Absolutely no control over how the money can be spent, it should be the digital equivalent of dollars.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Money is already digital, this is not a specific problem that needs solving

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

This is a positive

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

Do not copy China, be better. Why not implement your own algorithmic currency like Bitcoin make it mathematical and predictable, this is what brings stability.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Do not give any control or even the ability to control how the money can be spent.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Jimmy Mcconaghy

Industry

Other: Sales

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Less fees and hopefully lower interest rates.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I think digital currency is inevitable

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Money is never inclusive. It isn't meant to be

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will even the playing field. They need to make sure that the central banks are for the people and not the government

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It will stabilize it. If done right it will be positive

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It may put a lot of banks out of business but they are going to in the future anyway

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Several layers of accountability

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Not sure

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It is inevitable. All countries will have it

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not sure

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes it should just like a savings account

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

It should be controlled by the people but not the congress

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, not sure how

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes it should be instant and cost less than transactions now

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

You must perfect the blockchain. It will also keep people honest

21. How might future technological innovations affect design and policy choices related to CBDC?

It will be able to make it better

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Rick William

Industry

Individual

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC is an orwellian nightmare. It will be used to for greater centralized government control of financials, including unlimited monitoring of US citizens violating the fourth amendment.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Easily. Go back to a gold standard and stop allowing the federal reserve to print money for congress. Don't cop out of 50 years worth of bad policy by cheating off bitcoin. The free market answer to what you've done to the dollar is bitcoin, don't then try to kill that too by making a worse version complete with all the tools needed to allow absolute fascism.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC would absolutely end up being used to control how and where people spend money. This would be a net negative for the world, and is about the worst dystopian nightmare possible for the future.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Considering you are currently absolutely shit at both of those right now, I expect a US CBDC would just speed up the rate at which you could fuck things up more. Worse, it expands the number of ways you can fuck things up.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC would allow you to lie more effectively while absolutely destroying stability as black markets form for every day transactions to avoid the absolute all seeing eye of the government in a CBDC.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I don't see a way in which you could implement a CBDC and not end up doing something stupid to hurt the financial sector. Luckily for you, it'll probably be 20 years down the line, so you'll be safely in another job and don't have to worry about the massive systemic damage you've done.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Just don't.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash should never be eliminated. Let's give the dumbest possible answer to why so the small brains at the Fed can understand. HOW WOULD SOMEONE BUY FUCKING WATER AFTER A NATURAL DISASTER IF THE POWER IS OUT? YOU DUMB

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

For the better. Bitcoin already facilitates this better than banks. Inserting a US CBDC would actually be a step backwards.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

If other large nations jumped off a bridge would you? Also, following the lead of communist China shouldn't really be a goal of the land of the free should it?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Just FUCKING don't

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't, and you won't anyway. This is the absolute reason why this is a bad idea. The "but illicit activities" excuse is too alluring, and you will end up using it enmasse to review every little transaction of every American citizen.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

You move your money online, cyber risks are unavoidable. Given this countries abysmal track record with cyber, this is an extra bad idea. If we can't do an electronic voting system because of cyber risks, why the fuck would you think a fully digital currency would be a good idea?

14. Should a CBDC be legal tender?

It shouldn't be any kind of tender.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It shouldn't exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

It shouldn't exist.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

NONE. OMG, wtf? The US government already fails to regulate the banking industry and wall street, now you want to do that even more?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

CBDC shouldn't exist

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

CBDC shouldn't exist

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

CBDC shouldn't exist

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum would probably also make a CBDC irrelevant, or require an entire overhaul

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

CBDC shouldn't exist

Name or Organization

K jones

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Pro: none Con: tracking of persons purchasing Deducte it. If a person doesn't have right ESG score they will be financially punished. Too much government control. If you can add money to it you can

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Perhaps better financial management of the paper dollar, and government programs and decisions. Stop printing so much money, you know it's causing inflation. You want to use that as an excuse for needing a digital currency. I

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It will bold to people as inclusive. BUT, it will be used to exclude and coerce people who don't have the right ESG score or don't agree with the powers that be.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You will beabe to financially reward or punish companies and individuals by adding or removing "money" from their account f they don't meet the government's equity employment goals of a company. Or, by not making someone's account usable for whatever reason you determine.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

By having control of people's ability to buy gas, food, etc will create societal instability. That much power in governments hands will further corrupt it.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Even the government has their computers hacked. What sort of chaos will be caused when nefarious actors DO hack into the final system???

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

-

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

-

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

-

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

America WAS "the" leader of the free world. Other countries followed us. Not so any more.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

-

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Privacy??? You've got to be kidding.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

-

14. *Should a CBDC be legal tender?*

NO

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

-

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

-

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

-

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

-

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

-

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

-

21. *How might future technological innovations affect design and policy choices related to CBDC?*

-

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

-

Name or Organization

Jonathan Knutsen

Industry

Technology Company

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC is a grave privacy concern and gives way too much control to just a few entities.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, with a decentralized cryptocurrency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The net effect would be negative. Future government entities can and will decide where the money will flow in the economy. This will inevitably lead to financial exclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC will lead to hyperinflation.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will most certainly will affect the financial sector because of the money will flow out of the financial sector into the central government.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Do not implement a CBDC. This will collapse the economy and the United States.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No, the general public doesn't need a new form central bank money.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Through decentralized cryptocurrency.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Don't jump off the same bridge just because Billy did it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No, CBDC is a bad idea.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

If we give up freedom for security, we'll get neither.

14. Should a CBDC be legal tender?

No. Do not create a CBDC.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

N/A - Do not create a CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

N/A - Do not create a CBDC.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

N/A - Do not create a CBDC.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

N/A - Do not create a CBDC.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

N/A - Do not create a CBDC.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

N/A - Do not create a CBDC.

21. How might future technological innovations affect design and policy choices related to CBDC?

N/A - Do not create a CBDC.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

N/A - Do not create a CBDC.

Name or Organization

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

XRP to the MOONBASE

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

XRP to the MOONBASE

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

XRP to the MOONBASE

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

XRP to the MOONBASE

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

XRP to the MOONBASE

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

XRP to the MOONBASE

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

XRP to the MOONBASE

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

XRP to the MOONBASE

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

XRP to the MOONBASE

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

XRP to the MOONBASE

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

XRP to the MOONBASE

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

XRP to the MOONBASE

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

XRP to the MOONBASE

14. *Should a CBDC be legal tender?*

XRP to the MOONBASE

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

XRP to the MOONBASE

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

XRP to the MOONBASE

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

XRP to the MOONBASE

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

XRP to the MOONBASE

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

XRP to the MOONBASE

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

XRP to the MOONBASE

21. *How might future technological innovations affect design and policy choices related to CBDC?*

XRP to the MOONBASE

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

XRP to the MOONBASE

Name or Organization

Roger Snell

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Too much power given to too few people.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes. Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Absolutely do not do this.

Name or Organization

josh perry

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Authoritarianism. Not enough Checks and balances.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Decentralization. Need a lot of Checks and Balances. Look into Cardano

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. It would be used as a weapon against the other side.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It Would affect it both positive and negatively at the same time to different people. in the Short Term. Then will collapse or seed a revolution.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

To make a leaning tower stable you have to put lots of energy to change. There will be a massive energy release. this will be worse then the cost to stabilize. Every action has a equal and opposite reaction.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will be used to break people under the foot, or treat them as they betray their friends and family.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I'm Sorry, Im not intelligent enough to help. One thing that needs to be done is for the Dollar to be tied directly to Gold or Bitcoin. This will help cut out excess spending in the government. Also this will help the poor that save and care about the USA to thrive.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I Wish I was intelligent enough to explain. Authoritarianism is ALWAYS a risk that Has to be prioritized. Look into Cardano Djed

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO. This Is Authoritarianism. Please stop. It will be used against us as American citizens.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Cardano has a good paper about this.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Look into Cardano

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Please let the Free market decide this. There is too much of a chance of Authoritarianism if the FED creates ANY CBDC

Name or Organization

Alan Li

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

It gives Fed too much power over individuals by allowing a few people to decide the net worth of everyone. It renders capitalism moot by stealing people's time through handouts. It creates a dictatorial state by spying and controlling every citizen's money. It's the ultimate form of evil.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
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 21. *How might future technological innovations affect design and policy choices related to CBDC?*
 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Andrew W

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Centralization of monetary policies are easily abused and cause unintended market disruptions. Further centralization only increases this risk potential.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The dollar is already digitized. Better insight and reaction to long term trends in the real economy and markets is a more pressing matter.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Neutral under current policies. Potential for negative outcomes outweighs positives.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The potential for over reactions and under reactions at a more rapid pace increases the risk of market instability, with further reaching negative impacts in the real economy. (CV has proven the dangers this can pose)

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Further centralization reduces the ability for the market to correct organically, while exposing the markets to an increase risk to disruption through rapid result monetary policy.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC immediately will introduce unnecessary risk and uncertainty into the financial sector. Stable coins are inherently risk off asset positions while nonbank money will suffer from increased risk by default.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None at this time.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

As the dollar is primarily a digital currency in its current form this concern is unnecessary, and by extension a CBDC is as well.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

As assets are already priced in dollars and exchanged on strength vs weakness there is little reason to believe transactions would be affected in any significant way.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

There should be little to no reason to let foreign decisions influence U.S. decisions on monetary policy, especially regarding money supply and currency issuance.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No; as of this time a CBDC would only introduce more potential risks.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It would be incapable of doing so at this time.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Even with advanced block chain technology, a CBDC would be exposed to the same risks any other digital currency already experiences, from grid failures to human error. Tangible currency is still superior from a security perspective.

14. Should a CBDC be legal tender?

If issued that would be the only option to establish value outside of other digital currencies.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

To do so without creating an inflationary currency would undermine the security of block chain technology. Alternatively an interest paying digital currency would be creating an asset class, rather than a stable currency.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

This would depend on multiple variables involving how the CBDC would be implemented. Unable to answer outside speculation at this time.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

This would depend on the structure and implementation process of the CBDC. This could be handled in a combination of ways, from direct issuance to end users by request, which could be directly via a government entity or a private financial institution.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Unable to answer at this time.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

The current digital dollar already fulfills this role.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

This technologies are already in place. Adoption would be the primary hurdle.

21. How might future technological innovations affect design and policy choices related to CBDC?

At this time there is no reason to believe there would be any significant change.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential

benefits of a CBDC?

At this time there is not enough information regarding the intended outcome of a CBDC to accurately answer this question.

Name or Organization

BG

Industry

Other: Health care

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Too intrusive, too much government observation and control.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Let commerce be freer

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative, as over control by a government agency another route could be beneficial without the loss of personal privacy and autonomy

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

This is a negative, control technique which infringes upon the privacy of citizens

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The instability of a digital, electronic system which only promotes centralized control promotes negative consequences

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Too much government, centralized control

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Tools to mitigate adverse impacts are unstable and unreliable in their conception. Ever heard of hacking?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage is essential to free commerce and a free economy

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They may evolve and find their own acceptance waters

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The United States must be a leader, not a follower in this matter

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The risks outweigh the potential benefits.. too much centralized control has never been sustainable in all of history

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That is a good question .. a risk that must be taken to avoid totalitarian control

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The risks are unavoidable and a warning to cease and desist

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Not if not implemented as legal tender

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

N/a

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

N/a

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It would seem so

21. How might future technological innovations affect design and policy choices related to CBDC?

An unforeseen impact

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The implications are too dangerous and open to overuse and loss of personal autonomy

Name or Organization

Industry

Country

United States of America

State

Connecticut

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC is a bad idea.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

CBDC is a bad idea.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDC is a bad idea.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC is a bad idea.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC is a bad idea.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC is a bad idea.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

CBDC is a bad idea.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

CBDC is a bad idea.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

CBDC is a bad idea.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

CBDC is a bad idea.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

CBDC is a bad idea.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

CBDC is a bad idea.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

CBDC is a bad idea.

14. Should a CBDC be legal tender?

CBDC is a bad idea.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

CBDC is a bad idea.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

CBDC is a bad idea.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

CBDC is a bad idea.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

CBDC is a bad idea.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

CBDC is a bad idea.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

CBDC is a bad idea.

21. How might future technological innovations affect design and policy choices related to CBDC?

CBDC is a bad idea.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

CBDC is a bad idea.

Name or Organization

Frank Champagne

Industry

Trade Organization

Country

United States of America

State

New Hampshire

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that a digital currency is completely and totally useless for the United States. The government already has too many controls on the American people.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Less government interference of the free market

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Almost all effects on the American people with the use of a digital currency are negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Their use of the maximum-employment and price stability goals are currently setting flames to the fire that inflation is currently consuming of the American dollar

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Again almost all effects of a digital currency are negative to the American people. It would allow the government to completely control the people's financial freedom

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Of course it will, it will interfere with the people's ability to interact with the free market

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I don't believe a digital currency is needed for the United States

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They exist fine in the current state we deal with

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't have any influence. Let their governments destroy their people's freedom

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't implement a digital currency, then there is no risk to deal with

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cant!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The United States should not implement one.

14. Should a CBDC be legal tender?

No not at all

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Should not even be a question.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Should not be implemented.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No we don't need one

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It shouldn't be designed.

21. How might future technological innovations affect design and policy choices related to CBDC?

The United States doesn't need a digital currency

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

None we do t need one

Name or Organization

Martin

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The centralized nature will cause corruption on an epic scale. Trust needs to be installed. Don't follow china.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Switch to btc to back any cbdc

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NegActive

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Like it has the last 15 years?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Support a deflationary currency like btc. It's the only way to stop economic collapse.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Stable libs like ust

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Don't be china

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You mean like the banking system? Decentralized currency is the only way out.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Power corrupts, absolute power corrupts absolutely. Who will have the keys to the cdbc purse? Btc is the way forward.

Name or Organization

Robert Patterson

Industry

Individual

Country

United States of America

State

Hawaii

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

1. Technology risks and obsolescence - Launching a CBDC would transfer substantial technology risks to the public sector and ultimately taxpayers, who would bear the brunt of fast moving and often experimental technologies. Blockchains are now in their third generation and the technologies of public, open-source financial infrastructure are evolving rapidly. Consumers, markets and public authorities will all benefit in equal measure if this evolution in the movement of value on the Internet, like all others before it, remains a free market activity with public sector oversight. 2. Cyber threats and single points of failure - Invariably, a CBDC would necessitate centralization, which would amplify already rife cyber vulnerabilities and increase the surface area and vectors of attack to now include central banks, in addition to the economy overall (recall Equifax, Solar Winds and the Colonial gas pipeline as 3 examples). To truly leverage the inherent cyber resilience of distributed systems, public blockchains alongside a competitive free market for the movement of value on the internet is a better long range posture. Just as the failure of any one bank erodes confidence in banking, a CBDC could potentially transition this risk to central banks negating the benefits of strategic risk-sharing structures and operational "air gaps" between participants in the financial system. 3. Privacy and consumer protection - A CBDC, particularly if issued at the retail level or by a less than benign government (noting the thin line between democracy and anarchy), would represent a potentially troubling encroachment on consumer privacy and protections. What would stop the weaponization of a CBDC against citizens or the potential blockage of lawful transactions by groups that fall into disfavor? To the right of lawful, the use of money (a public good to which equal access is a human right) and how it is saved, sent, spent and secured, should be as free as possible while maximizing the penalty on bad actors. 4. Systemic risk and destabilization - A CBDC creates a potential domestic "flight to quality" problem, which would destabilize the very two-tiered banking system central banks are designed to protect. The potential systemic effects of a CBDC, the prospect of spillover effects by virtue of increased velocity of money, among other perils, could pose serious detrimental effects to the banking system and economy writ large. The model represented by privately-issued digital currencies with a veritable "air gap" between reference assets (such as cash, cash equivalents and high quality assets inside the banking system) and tokenized assets on public blockchains results in no new money creation and protects and preserves the two-tiered banking system. Critically, the transmission of monetary policy is also preserved. 5. Vendor risk and technology capture - For a CBDC to exist, someone is selling some newfangled technology to central banks. This introduces the often overlooked operating vulnerability of supply chain and vendor risk, let alone the potentially insidious prospect of buyers remorse or technological obsolescence. Protecting the public provenance of money and monetary oversight does not require central banks to become retail banks or, worse yet, technology service providers with massive stores of data recreating the very "honeypot" databases that attract swarms of cyber ne'er-do-wells. 6. The limitations of digital twins - Conceptually, CBDCs come in many shapes and sizes, with the most likely outcome being a wholesale variant, which could potentially make interbank relationships more efficient, but would leave retail and market-level improvements up to trickle down effects. The real financial inclusion and innovation gains, as with the current state of play of digital currencies, e-money and mobile money innovations, hinges on robust free market competition and innovation with exponential technologies. Many of these can be considered digital public goods, which benefit from open source standards that promote competition and rapid prototyping and gain from thousands of developers and cybersecurity experts

(leveraging bug bounties) who collectively improve resiliency. 7. Decentralization is the point if a CBDC is to work at all, at least as currently conceived, it must ride on blockchain rails. Herein lies the conundrum from a technological, operational and governance point of view, which is that with blockchains decentralization and distribution are the key. Therefore, a CBDC issued and managed by a central authority would likely involve closed loop systems or pseudo blockchains, which in turn would replicate the very cyber and other potential manipulation vulnerabilities distributed systems were designed to combat.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Decentralization is the point - If a CBDC is to work at all, at least as currently conceived, it must ride on blockchain rails. Herein lies the conundrum from a technological, operational and governance point of view, which is that with blockchains decentralization and distribution are the key. Therefore, a CBDC issued and managed by a central authority would likely involve closed loop systems or pseudo blockchains, which in turn would replicate the very cyber and other potential manipulation vulnerabilities distributed systems were designed to combat. Regulate the activity not the technology - Most competitive regulators and banks for that matter, acknowledge the need to regulate the financial activity and not the technology. Notwithstanding the void of an industrial policy in the U.S. and other countries on how to harness exponential technologies such as blockchain, artificial intelligence and quantum computing, among others, there is a tendency among regulators to want to bar crypto-assets and blockchain-based payment systems. Ironically, these very technologies may represent the most material upgrade to financial inclusion, innovation and integrity in 50 years - the sum of this translates into potential exponential gains in financial crime compliance and security as well, through the collective witness of public financial ledgers on the internet. 9. Disruption of free markets - A vibrant and competitive economy produces growth through the creative destructive process. Over the maiden decade of cryptocurrencies, digital assets and public blockchains (now in their third generation), entrepreneurs have built a \$2 trillion dollar sector. This journey has been rife with risks, failures, lessons learned, and, critically, growing regulatory understanding and clarity on how to responsibly harness these foundational innovations. The free market is where these risks (and those outlined in this article) should remain. Indeed, the key is to espouse and practice activity-based, technology neutral regulations and, vitally, to regulate the economic behavior of digital assets and not take a catch all approach - in short not all crypto is created equal. If it behaves like a security, it probably is. If it behaves like a currency or payment system, it should be afforded the benefits of "digital legal tender" or conformity with well-laid money transmission, e-money, financial markets infrastructure and prudential rules. Complex systems fail in complex ways - While there is no question the public sector must continue to innovate and evolve their digital transformation agenda. Keeping up with the central bank Jones' and jumping onto the CBDC bandwagon transitions more risks to the public sector, which already labors under challenges with core infrastructure upgrades, than the potential rewards a CBDC warrants. As the risk management adage goes, complex systems fail in complex ways. Transitioning a rapidly evolving blockchain-based business model to the public sector for something as fundamentally critical as money and monetary oversight negates the fact that most value-added money in circulation today (M2) benefits from a robust banking, payments and technology landscape - all operating under the purview and global coordination of central banks, who are the guardians of the macroprudential framework.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative inclusion for unbanked, technology challenged individuals. Traditional banking offer sufficient challenge, introducing complexity further challenges.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

see above

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

see above

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

see above

7. *What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?*

see above

8. *If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

Private sector solutions will innovate countless solutions. Already various non governmental digital payments exist.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

None.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

A CBDC, particularly if issued at the retail level or by a less than benign government (noting the thin line between democracy and anarchy), would represent a potentially troubling encroachment on consumer privacy and protections. What would stop the weaponization of a CBDC against citizens or the potential blockage of lawful transactions by groups that fall into disfavor? To the right of lawful, the use of money (a public good to which equal access is a human right) and how it is saved, sent, spent and secured, should be as free as possible while maximizing the penalty on bad actors.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

1. Technology risks and obsolescence - Launching a CBDC would transfer substantial technology risks to the public sector and ultimately taxpayers, who would bear the brunt of fast moving and often experimental technologies. Blockchains are now in their third generation and the technologies of public, open-source financial infrastructure are evolving rapidly. Consumers, markets and public authorities will all benefit in equal measure if this evolution in the movement of value on the Internet, like all others before it, remains a free market activity with public sector oversight. 2. Cyber threats and single points of failure - Invariably, a CBDC would necessitate centralization, which would amplify already rife cyber vulnerabilities and increase the surface area and vectors of attack to now include central banks, in addition to the economy overall (recall Equifax, Solar Winds and the Colonial gas pipeline as 3 examples). To truly leverage the inherent cyber resilience of distributed systems, public blockchains alongside a competitive free market for the movement of value on the internet is a better long range posture. Just as the failure of any one bank erodes confidence in banking, a CBDC could potentially transition this risk to central banks negating the benefits of strategic risk-sharing structures and operational "air gaps" between participants in the financial system.

14. *Should a CBDC be legal tender?*

No

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

NO

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

NO

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

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Industry

Other:

Country

United States of America

State

Nevada

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. Very much negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. Maximum employment would have to be forced, and this would not go over well.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. The volatility of Bitcoin and others are examples of this future problem going totally out of control.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. It would have a steep learning curve and a fear factor for many of the older and less educated people.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. A whole generation of digital money only and a world that is not out of control like it currently is.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. Cash should be there always.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

This would be very hard to control. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No other country should determine United States policy. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The risks are varied and widespread, the market could not control the transition to any digital form of currency without major backlash. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

If you try to walk this fine line the problem will be pushing it too close to anonymity, and then losing total control, but you have to build in privacy for the consumer or it will fail. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

14. Should a CBDC be legal tender?

Yes on the pure gold coin, and No because it will be a nightmare to control. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Interest is a motivating factor, but it is an unknown. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO! Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

A whole new structure outside of the banking system would be the only way this would work. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real

benefits.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Only as collector items. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Micro spectrometer machines to control the makeup of the composition of the coin. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

New technology would have to be created or the market will refer to the CBDC as being unlawful. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

21. How might future technological innovations affect design and policy choices related to CBDC?

The change is so much in the future that over time problems that arise out of it will pale in comparison. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Consider a cube design and the exact dimensions will be easy to monitor. The inside of the cube could have several layers of different elements to create a forever battery and shield from any radiating. Do not implement a CBDC ever, This is would be a huge nightmare, and the hackable potential is so large that the out-of-control aspects of this far outway the benefits if any real benefits. The outer shell should be pure gold. To give its collector value.

Name or Organization

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Industry

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Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

People have dollars in the bank. If you convert to digital dollars, what will be the value of those new digital dollars vs real dollars in banks? How can you conserve the value of the real dollars at conversion.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Such a thing should not happen. But if you must a one to one exchange should take place. Will borrowing digital dollars as a loan be different than the actual dollars in a bank ?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Financial inclusion is a way to get away from the real problems.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

This is not about implementing policy but about control of the society. This is a threat to democracy.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The value of the CBDC will plummet as the dollar or CBDC will no longer be the world common way of conducting business.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Ultimately all this will lead to a world currency and the dollar and CBDC will plummet in value.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no tools that can control the inevitable collapse of the dollar/CBDC

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It's not an issue of cash or CBDC. It's what value will CBDC be worth.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

We already have a bookkeeping through out the world. The central banks do not have the computer capacity to track every CBDC transaction. And it does not have the ethical standard

to avoid dictatorship behavior.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

What would be the exchange rate? there is no difference between real dollar bookkeeping and CBDC bookkeeping. We are killing the value of the dollar. This will be worse than hyperinflation.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

A lot of things were left out deliberately otherwise why have public input. We need to have much more input from economists and accountants.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

If you insist on a CBDC then a law for anonymity must be made (except for very significant violent criminals and other foreign government activity)

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

economists and accountants must provide deep examples and solutions. The whole thing would need to be in flux in the first few years (3 years)

14. Should a CBDC be legal tender?

Is this a joke? CBDC better be legal tender. What else are you thinking about !!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Again, are you joking? It's legal tender, so yes !!

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No limits. Again dictatorial edicts.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks need to play a role.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

paper CBDC and coin CBDC should be around (for either large or small quantities, not sure)

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

coins, paper, phone digital transfer.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

More research on this is needed by economists and accountants.

21. How might future technological innovations affect design and policy choices related to CBDC?

There needs to be ways that it does not fluctuate with inflation somehow (be minimized). What kind of policy by the FED needs to be restricted. The paying of taxes still needs to be done by the individual and the IRS.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Consider fortifying the current bookkeeping of the dollars rather than throw it out being replaced by a CBDC

Name or Organization

Don Buchanan

Industry

Individual

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

n/a

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Leave the money system alone.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I believe it would be negative because the government will abuse it.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I'm not an economist.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

You know that eventually all money would transfer to the CBDC. People will adjust because they do not want the government watching everything and will move to other forms of payment to individuals.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, there are those that will not accept CBDC's no matter what the government's reason is for their creation.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

What's wrong with the current system - other than the government wants to know as much as they can about the US citizen.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I don't think the average citizen cares if another country issues CBDCs.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Do not know.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I do not believe any CBDC issued by the government would ever provide any anonymity to US citizens. It will also be subject to all kinds of hacking.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Do not know.

14. Should a CBDC be legal tender?

Basically no, since I do not believe in a any government issued CBDC. It would only be a matter of time before all cash would be removed from the system and all I would be able to hold in my hand is a card.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, because I don't believe in CBDCs issued by the government in the first place.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

N/A

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

N/A

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

N/A

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

I will never willingly use it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

N/A

21. How might future technological innovations affect design and policy choices related to CBDC?

N/A

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I love this. Not even a section for general statements. All questions evolve around having a government issued CBDC. You guys will abuse it and this will be just another way of tracking companies and individuals. NO reason given for the creation of a CBDC by the government can be trusted.

Name or Organization

Matt M.

Industry

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State

Colorado

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Absolute power over choosing who gets to spend and who doesn't, absolute tracking / privacy invasions, among other things.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. A gold standard. We need sound money.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. Absolutely, unquestionably negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Sound money fixes this, not a centralized, all powerful CBDC.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. The fed would be able to choose who gets to spend and who doesn't, which businesses get to thrive and which don't. It is completely unconstitutional.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, it would adversely affect the financial sector. Again; we need sound money, not a CBDC.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

A tool that could be used is to not move forward with a CBDC at all.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage won't decline. Those that prefer to transact in private will always continue to do so via cash.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

There is no need to evolve. Back the fiat currency with gold and silver.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. Let them destroy their nations if that's what they wish. It is of no concern to the US. Give us back sound money and we will end up on top in the end.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes, by scrapping the idea of a CBDC all together.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Illicit financial activity will happen regardless and it is none of your business what free men do. Do not use this cheap excuse to usher in your completely centrally controllable unconstitutional digital currency.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Keep it offline all together. Gold and silver are money.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. Because it should not exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. Because it should not exist.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. Because it should not exist.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. Because it should not exist.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. Don't design it in the first place. Use sound money at the point of sale i.e. gold and silver.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It should not be designed in the first place.

21. How might future technological innovations affect design and policy choices related to CBDC?

The correct answer to this, and the only policy choice, is to not make a CBDC at all.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yeah. Don't design it in the first place. Scrap the CBDC idea, it is unconstitutional on every level. Go back to sound money and stop the ridiculous spending sprees. Let the free market reign. And I mean an actual free market, not the rigged markets we've had since the creation of the federal reserve.

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1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Do Not Move Forward with CBDC.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What

operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

You guys want total control of our private lives and will use this to employ behavioral economics thusly removing are ability to persue life liberty and the pursuit of happiness.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Eliminating privacy of the citizen is not a benefit.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative it is not the central bank's role to control "inclusion" this is worse than 1984.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

central control of any monetary authority that eliminates broker dealers and banks and is directly linked to the individual is a total over-reach of authority that will be abused.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

This is just like the Wizard of Oz and the malfeasance that will go on behind the curtain is MIND boggling. Do not proceed.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will eliminate the need for banks, putting all control in one central location a true wet dream of the tyrants that run the world now.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

No too is a good tool

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Depends on the method this question is not fair

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Devolve? More central control behavioral economics gone mad. This is the end.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

What is their countries level of sovereign debt? What influence will that have on a floating exchange mechanism?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Do not adopt a CBDC

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No possible way. Privacy is a lost commodity gone forever. Whatever Cesar says.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Solar flares will wipe out the grids and or EMP's

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes right now we the people get shafted by the central bank and the treasury in "money" creation it is nothing more than a debt ledger entry and we pay interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I have no idea

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The whole system we have now is incredibly corrupt. So how do you expect to change anything?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

NO CBDC should be issued

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don't want CBDC

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

Just another way for the sheeple to be controlled and slowly eliminated with social scores and behavioral economics.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

If any CBDC is used it should not be centrally controlled, no more central "authority"

Name or Organization

Timothy Nugent

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This CBDC can be used to control citizens at the whims of whatever political party has the majority. Not vaxed? You can no longer purchase anything at a public place. Too much fast food? Purchase denied. Driving across the country? It's bad for the environment, so you can't buy gas for the next week. You get the idea. If you do not think it WILL be used the way, you are ignorant.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Fix the swift system, don't centralize our currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. Massive black markets would be created to go around the limits that a CBDC would inevitably constrain us with.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It has zero affect on employment, and the price would be far more stable if you stopped printing money and lying about the inflation it is causing. Go back to the way you calculated inflation in the 70s and people would trust you more.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. Again, a massive black market would be created overnight which would slowly become more popular. The value of the new cbdc would plummet as people stopped caring about it in order to obtain whatever currency the new market would use.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Stablecoins are a backdoor way to prop up the dollar. It is just window dressing to make people think they are in crypto when they are just investing in the dollar or bonds.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The problem with the dollar is too much central control over it. Our currency was stable for over a hundred years until the fed was created to "keep away inflation" once it was completely separate from the dollar, inflation has been insane. Please stay away from the dollar if you want it to still be there in another 100 years.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage will never decline until the government makes it illegal. This is a leading question looking for a predetermined answer.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The lightning system and crypto currency would gain greater adoption and be far far better of a solution.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

If China is at the forefront of testing this, you know it is a bad tyrannical idea. Let people see how bad of an idea it is themselves before you race to be the first to adopt it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can not. That is the point.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Central point of failure in IT security is always a bad thing.

14. Should a CBDC be legal tender?

No, it is a tool designed to be usable in evil ways to control your population.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It is not an investment of course not.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

More tyranny.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

This is antithetical to the entire point of a CBDC.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It can't be. Without verification, it can be abused, and would not allow the government full control over the population.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, it should not be used at all.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Jayson

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Total centralization of the banking system is very bad

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are absolutely no benefits of cbdc

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

This is a major net negative idea

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The federal reserve should be removing themselves from a market that was once free

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The federal reserve is a net negative

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

This shouldnt even be a question

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Time will tell. Hopefully a non centralized payment system will take over so the power can be distributed fairly

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

This is another bad question. Analogy: my buddy jumped off a bridge, maybe i should? Come

on use your head.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Cbdc should never be considered

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Impossible

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cbdc should have never even been an idea. The risk is, a centralized federal reserve has total control over all financial aspects of ones life. At least in the current day in age that power is disbursed over a few hundred banks

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Cbdc is a bad idea

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Thats exactly what you would like to do huh. Incredible

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Well cbdc should never exist period

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Do not consider cbdc

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Do not consider cbdc

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Do not consider cbdc

21. How might future technological innovations affect design and policy choices related to CBDC?

Technology will eventually render the federal reserve worthless.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I see the idea is a mere scramble to maintain and possibly collect more centralized financial power. This is bad. Anyone working there in the fed should know exactly how centralized power breeds corruption.

Name or Organization

Robert Klemm

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Since inflation is at 7% or more, you are not able to stabilize price now, CBDC will not help

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It will not change

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We are not influenced by other countries

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

No

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

What a dumb question....NO

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Rohit Katyal

Industry

Individual

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Please do not roll this out. This would allow monitoring of citizens' transactions and would cause a loss of confidence in the Federal Reserve. No entity should have the ability to track every transaction a person makes, it goes against what this country stands for.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, normalize monetary policy and allow boom-bust cycles rather than continuing to save the economy. It's ultimately healthy for an economy.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative, individuals will be tracked and forced to spend on items dictated by the Federal Reserve.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Allow normalization of policy, this is not the answer.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

This would allow the tracking and complete control of citizens.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, to maintain stability, normalization must occur.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They will continue in the same manner they have been.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Should have no impact if we allow normalization rather than continuing to kick the can down the road and stealing from future generations.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No entity should have the ability to track a citizen.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, that's ridiculous

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Pedro Rodriguez Rizo

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC gives absolute control over the banking of all americans and violates privacy. Too much control is given to government.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Too much meddling of government in personal accounts.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Yes, It will go crazy giving away money.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, It will disrupt the market by nationalizing banks and having too much fine control over peoples bank accounts.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Leave as it is.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Let Technology catch up

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should not

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It would not provide any anonymity.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Government is terrible at security, I would not trust my bank account. Government has nothing to lose if CBDC accounts get hacked.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

N/A

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

CBDC is a bad idea

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

CBDC is a bad idea

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

CBDC is a bad idea

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

CBDC is a bad idea

21. How might future technological innovations affect design and policy choices related to CBDC?

Government is terrible at modernizing infrastructure and adopting new technologies, that is why current transactions take so long...

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

CBDC is a bad idea

Name or Organization

Ernest M Nelson

Industry

Individual

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

No, the potential danger is way too high. It is a power that should not exist. Please never do this ever.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Have our armed force of cyber security work closely with the organization

14. *Should a CBDC be legal tender?*

No

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Teresa Kenneda

Industry

Individual

Country

United States of America

State

Wyoming

Email

- 1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?*
- 2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?*
- 3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?*
- 4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?*
- 5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?*
- 6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?*
- 7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?*
- 8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*
- 9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*
- 10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*
- 11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*
- 12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*
- 13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
 16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
 17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
 18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
 19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
 20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
 21. *How might future technological innovations affect design and policy choices related to CBDC?*
 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I do not believe the benefits will outweigh the risk of this. Giving one entity the power to monitor transaction and decide what you can and can't do with your money is too great an opportunity for risk and abuse by the government. There are and have been too many examples of the government abusing its power to let them have this available.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

It would be better to allow cryptocurrencies or other alternative means of transacting in order to maintain a free market,

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It would definitely affect inclusion. The government would be able to shut out anyone it wants to if they don't do whatever it is they want them to do. They would use it to discriminate against anyone they wanted to.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would lessen the desire to work and produce if you knew you were not going to be able to use it or it could be subtracted from your account for bad social credit scores.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would affect it in a negative way. There would probably be a black market in goods that weren't approved by the policy makers

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

definitely as described above

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only way something like this would work was if it was decentralized and not controlled by policy makers

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It will always be important to have some type of cash available. Electronic systems will not function if the power goes out or a computer system crashes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I don't know the answer to this but I do know that already moving cash across a border many times is more a result of policy that either allows or doesn't allow for it to happen

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I don't think it should be a reason to do this

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

None that can think of

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Considering electronic payments as they exist now there is nothing that will protect anonymity under this scenario

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The biggest cyber risk are having all of your transactions available to the highest bidder or whatever body wants to use it for nefarious purposes

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

If it's in an account, it should pay enough interest to keep up with actual inflation.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No- How is anyone supposed to save for the future.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks seem to fill this role nicely now

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, there needs to be some sort of hard currency, Or some alternative for back up

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

The best way to make money easy to use is not to restrict what you can buy with it and how much you can have.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

We are already here

21. How might future technological innovations affect design and policy choices related to CBDC?

This would be a huge carrot for someone to abuse and use to control populations

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

no

Name or Organization

Sam

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

It has taken us decades to empower the poor in this country, this CBDC will widen the gap between the rich and the poor of this country.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

CBDC is a monkey business, Fed Reserve should put an end to this.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative to extreme lengths for poor and elderly.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
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Name or Organization

Industry

Individual

Country

United States of America

State

Montana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Most of the benefits could be had with a return to a more traditional, volker-like fed policy. Drop the 2nd mandate, focus on price stability and stop the corporate welfare wallstreet stimulus.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

There will be no financial sector if you build this work around. It will necessarily be nationalized. Perhaps this is the true point of this endeavor.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Cross border transactions can be expedited with changes to ACH and wire regulations. Forcing a modernization of banks solves the problem. This need is not a good excuse to create a new currency.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

CBDCs should not exist. This is a tyrants wet-dream. At first it will be "oh you can;t buy precious metals because that would destabilize the currency"... Then it will be "oh this stimulus payment can't be used on alcohol" and then the next thing you know you'll be forbidding transactions for any number of reasons and the citizens will have a currency that centrally manipulates and controls their behavior. If this sounds good to you, you have lost your way as an American.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Industry

Other:

Country

United States of America

State

Missouri

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The greatest risk is to the freedom of the American people. This is

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. You are not entitled to the benefits of the CBDC. CBDC is fundamentally evil and tyrannical.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. I will never use this fascist coin.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will destroy the ability to keep price-stability because the central bank scum will create money uncontrollably.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The CBDC would destroy productivity as the entire economy would become centrally planned and stagnant.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes it will destroy the financial sector as it will be micromanaged by idiot bureaucrats.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. The entire idea is fundamentally evil and idiotic.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage should be preserved at all costs.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

None of your fucking business.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. Let there economies stagnate and die under the boot of a fascist state. We'll out compete them.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No. The risks are overwhelming.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It couldn't. That's the point. Only cash is private, which is why it must be preserved at all costs.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It shouldn't. Government idiots could build a fucking website correctly, there's no chance they'll get this right.

14. Should a CBDC be legal tender?

Absolutely not.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It also shouldn't exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Wow. Just coming out and saying. Didn't think you'd be so bold.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None, it shouldn't exist.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, it shouldn't exist.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, it shouldn't exist.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It couldn't and shouldn't.

21. How might future technological innovations affect design and policy choices related to CBDC?

Bitcoin will replace it. Keep that in mind.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

How about money designed for freedom and privacy from the peering eye of some bureaucratic roach. Have you considered that?

Name or Organization

Industry

Other: taxpayer

Country

United States of America

State

Arizona

Email

- 1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?*
- 2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?*
- 3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?*
- 4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?*
- 5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?*
- 6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?*
- 7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?*
- 8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*
- 9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*
- 10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*
- 11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*
- 12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*
- 13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
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 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
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Name or Organization

Jill Nelson

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Fiat equals Faith and a "new" currency is just speculation such as bitcoin which trades with the US stock market.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Politicians must stop using insider trading. We are drowning in corruption.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No it would be exclusive and it would be negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It's a new decoration on our fiscal Christmas tree. It will not work.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

N e g a t i v e.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It is only a tool to reign in speculators in what otherwise serves corruption.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Taxes. Yes.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. This is a sign of failure.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I am sure the illegal world wants to know.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Let them fail. Do nothing.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Not possible.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Dream on.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. We can't pay our current interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Please stop as "just because you can Doesn't mean you should."

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

House of cards.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

No

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The Fed needs to bow out. A way you could exit is raise gold to \$5000/ounce before the Chinese do. Then buy it.

Name or Organization

Industry

Other: Water

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The centralized, un-checked-and-balanced power of this type of monetary system is not consistent with the American way of life. The monetary system must have an analog base.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Other than power consolidation, there are no benefits.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC will eliminate the banking system. This is a negative for inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would grant the Federal Reserve too much unchecked power to ever remain uncorrupted.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC would create a Black Economy, not just market, in the US that would dwarf anything ever imaginable during the Prohibition Era.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It would eliminate the financial sector.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no benefits of a CBDC that outweigh the downsides.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash must remain available at all times, even if its use declines. There must always be money that exists outside of an electrical grid.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It's working now. If other countries want to put their financial systems and personal freedoms in peril, there can be a conversion to another asset before leaving this country.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The USA should stand alone based on its best self-interest. If it lines up with other countries, great! If it must be a lone beacon of sanity, so be it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes. It is a paper, not a statement of absolute universal truth.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cannot. The ability to be used in the wrong way by the minority is the cost of doing the right thing for the majority. Criminals will always be criminals. If they can't use a government currency they will make their own economic system and it will probably be worse for the citizens.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It should never be used, this question is moot.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It should not be used.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. It should not be used.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. It should not be used.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It cannot, and should not be used.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. It should not be used.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It should not be used.

21. How might future technological innovations affect design and policy choices related to CBDC?

It should not be used.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No. It should not be used.

Name or Organization

Industry

Other: Heavy equipment, construction Machines and machinery

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A tyrants wet dream of privacy data, and the centralized control of money leading to a centrally managed economy and loss of liberty. Usurping the constitution through fiat currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The politically In Crowd, could Porsche or punish the politically out crowd through a centralized digital, i.e. diesel truck owners being punished by a green party, or Christians mandating some cbdc be given to charity, a percentage.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Technocrats do not know best, the individual does.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Possibly a net positive, but if use irresponsibly, then confidence will be lost

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, but already electronic

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Use the stellar network, or xrp ledger

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cannot by design

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, like staking in crypto

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, Bluetooth

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Kevin Graham

Industry

Other: Just me and my thoughts

Country

United States of America

State

Iowa

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This paper does a good job of addressing benefits and risks, but the overall benefit is still unaddressed. Blockchain has been a major proponent of ushering us into the 4th industrial revolution.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Absolutely. The country and the world would benefit greatly from a co-op with ISO 20022 cryptos, obviously govt. preference is preferred to keep the peoples interest above that of individual crypto bodies. In this way a Freddy Mac and Fannie Mae model might prove useful, cooping a non profit like Stellar development foundation and a for profit like ripple or Hederra could meet all the needs while creating a check and balance for growth of the economy.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It would be positive and this effect is already measurable with Stellar Development Foundation partnership with circle's USDC and other partnerships moneygram. Never in the history of the world has such exposure to the stability of the US dollar been accessible to the worlds inhabitants. Access is especially available for those without access to traditional banks or technology, areas where commerce was only ever cash and had no hope of changing.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would enhance it, especially if the infrastructure running the CBDC was treated like a gold standard, and majority held by the us govt through a mammas buy process. The mass buy process would increase the value while creating a market desire to own the digital asset.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Positive, especially if the govt help the majority share of the infrastructures asset and used that share holding to adjust inflation.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I do not foresee that it would

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The govt. holding a Majority share of the infrastructure asset would be a way to control adverse effects, like a good standard.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No, digital representation of cash will be sufficient, especially as the 4th industrial revolution spreads access to technology across our world.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The us could lose the position of the worlds reserve currency allowing more belligerent countries and opportunity to fill in the void and gain power.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We should coop with friendly nations and continue to use our alliance for the betterment of the world.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Already answered

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The concept of a dollar or pound does not fade with the switch to crypto. No one will ever be standing in the checkout at a grocery store and think, that candy bar is only 100000th of a crypto. So this status quo is always going to require an exchange, and off ramp, and a bank, in this way humanity can maintain its nationalism and unique identities, and this is a must because those things help us understand value. So in this way, exchanges can remain anonymous while off ramping to a bank provides unique identity. It's not perfect, but there are indicators for bad actors and sticking with ISO20022 cryptos allows for means of tracking and action against bad actors.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This question is too big for little old me

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, CBDC should be susceptible to inflation while the infrastructure token holding up the cdbc increases in value.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

ISO 20022 coins, like a Fannie Mae and Freddie Mac

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, this is a perfect role for the banks and traditional finance. They can manage the manual ledger for individuals, maintaining the status quo for the people and our unique identities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, through in place point of sale organizations like visa or local bank point of sale services.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It's already in place with Stellar Development Foundation and circle.

21. How might future technological innovations affect design and policy choices related to CBDC?

Not sure yet, ask me again in 5 years ;-)

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I truly believe chartering XLM and XRP like a Fanny Mae / Freddie Mac is the best option. As we fully migrate to the fourth industrial revolution (4IR), an open block chain will give human kind the ability to accurately value the entire earth, all of its goods, resources, and services. With this we will have a real world understanding of the earth value, instead of an estimate based off GDP and mined resources at current market value (what's missing is cash only economies, value of the individual, and the 4IR solar system mining inflation). Now that humankind will be able to ledger all goods and services to include the value of individuals, I believe we will find that the true value of earth far exceeds 2 quadrillion dollars, probably closer to 200 quadrillion for this one reason alone, Earth will be broke if we try to mine and populate our solar system on 2 quadrillion dollars. Yes folks, the ability to mine our solar system (brought to us by 4IR) will significantly increase the value of earth and the people on it. Market cap is oppression and a system of the old ways, welcome to the 4IR.

Name or Organization

John Foreman

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

It takes your money in your accounts that you earn and gives it to the government. The Government controls what you can spend on what you want. It is what the elite's scheme to make more money and control economies. This is a Socialist Program.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Don't fix what is not broken

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Ultimately negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would be effective if the people making the decisions were first concern that their decisions would have on the US citizens rather economic control of the citizens. I don't think that is how it would work.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

With a 29 Trillion deficit a CBDC will not help. Negatively.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

You would be controlling business, governments have a history at being bad at this.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

CBDC would have all the tools and the people none adversely affecting a free economy.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

As it currently exists

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

Learn these economies are run by Communist and Socialist, not by free markets.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Dangerously unknown

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

A system like this run by a government is ripe for Hacking

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A system like this run by a government is ripe for Hacking

14. Should a CBDC be legal tender?

Maybe

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes like a Bank

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No Answer

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No Answer

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Are you kidding it's going to be a card.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Are you kidding it's going to be a card or smart phone app.

21. How might future technological innovations affect design and policy choices related to CBDC?

Smart Phone use app's

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no benefits to citizens or small business under CBDC

Name or Organization

Industry

Other: All

Country

United States of America

State

Kansas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

It is centralized. This is the big problem.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Decentralize and allow innovation.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Are you joking?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Its all funny money in the end.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Its all funny money in the end.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Its all funny money in the end.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

A HOT WAR.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Nope, already had a "coin shortage"

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Ask the cartels

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

This is a clever question.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

An even Better question.

14. Should a CBDC be legal tender?

Its all funny money in the end.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, If correctly designed it is built in.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes, politicians should hold any, nor have any means to any asset.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Why would this be needed?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Already in use, this question is mute

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Look at cashapp for architecture ask Jack Dorsey

21. How might future technological innovations affect design and policy choices related to CBDC?

Look at cashapp for architecture. ask Jack Dorsey

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Know that the above questions have been answered by JASON

Name or Organization

jeremy Angelozzi

Industry

Individual

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This is bad and puts too much power in one hands. I agree to stop this legislation!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes fiat currency with a nice reession!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative!

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It wont, it will put to much control in ones hands and that could be very bad!

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative! We need to pay off our national debt the old fashion way.... WORK!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes it could negatively affect!

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. Tools are just a fancy way of saying, buying and selling.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

yes we must preserve cash!

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They will evolve but we hold the most powerful spot, as long as we dont agree on this the rest may fail.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

None what so ever.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

yes too many to list

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

it wont, it will expose everyone, privacy will be lost.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

no comment

14. Should a CBDC be legal tender?

absolutely not!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

absolutely not!

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

limits should always be free market with no amount threshold

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Zero and definitely not banks in control now because they are all corrupt and manipulate the equity markets. BoA and jp morgan is a definite NO!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

absolutely not.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

it shouldnt be allowed

21. How might future technological innovations affect design and policy choices related to CBDC?

it should not be allowed

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I disagree with central digital coins!

Name or Organization

Derek Treonze

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

See all below responses.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The absolute best way to avoid hyper inflation or deflationary crashes is to stop manipulating the market. We do not need a CBDC to accomplish this. It will exacerbate the problem exponentially by removing any and all barriers to the already nearly limitless money supply expansion. I am going to be very blunt here. An honest money system (one with a fixed supply, the opposite of what we have now) leads to much smaller boom and bust cycles because mismanagement and malinvestment is cured by companies going out of business when they do those things. When constant borrowing and stock gambling is inscentivized by The Fed artificially keeping rates low and credit easy everyone is going to gamble, invest in things that they shouldn't, hire people that they shouldn't etc. Right now we have a metric ton of over leveraged zombie companies kept alive SOLELY by their access to this easy credit and in spite of their poor business management and investment decisions. The more you continue to manipulate this market the worse the crash will eventually be WHEN (not if) you lose control of inflation / deflation. You must, for the sake of several hundred million Americans and their retirements, disband the federal reserve and stop manipulating the markets. It is going to cause chaos. Please stop this.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Absolutely negative. It will give the government nearly limitless. Power to exclude specific persons or entities in transacting in whatever business the government wants to block. That could be firearm related, precious metals related, anything. This would be disastrous and has NO PLACE in a free society.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Those should not be your goals. Price stability in the way you use it here is a synonym for manipulated markets. Price fluctuates naturally in a free market. It is what allows for profits and losses which are the backbone of capitalism. Maximum employment is another pie in the sky goal like "stopping world hunger" or "ending racism". These are vague platitudes that sound nice and are used as a justification to take away people's freedoms or shame them into giving them up by accusing them of standing in the way of solving a problem. I will be blunt again. We do not need, nor want, your forced monetary policies that hurt the free market by removing liability for bad business decisions and artificially raising or depressing prices of certain assets. If there is a NATURAL demand for workers, businesses will employ them. If there is not they won't. If there is a NATURAL demand for an asset, the price will increase, if there is not it will decrease, if there is an equilibrium between supply and demand the price will remain stable. These are not things for you to decide.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative because people will leave your currency in droves after having their privacy rights destroyed. This will collapse the currency.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely it will kill it. Every transaction is traceable and the government will have the ability to turn off entire sectors, businesses and individuals at the touch of a button. The solution to this power is not more rules it is never giving this power out to begin with.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not ever creating it in the first place would do wonders to mitigate any adverse impact. It will cause only harm. Do not create this.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. See below statement. The free market will dictate what will be the next store of value. If you want to save cash as a store of value and medium of exchange then stop artificially manipulating the money supply. There needs to be some sort of signal to the world that the amount of our currency currently in circulation has a fixed, finite supply that does not change. If you do not do this people will abandon it and look to something that does have that attribute as a store of value.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It does not matter. The free market and the aggregate voluntary choices of billions of people around the world on what they decide to use as a store of value or a medium of trade will dictate, far better than The Fed's force and coercion, what the best decision is.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't whatsoever. We are not governed by other nations.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes. Don't create it. Then there will be no risk.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't. Do not create it. Inherent to freedom and its benefits is the risk of its misuse. There is no way to mitigate this without top-down authoritarian control that eliminates freedom. Stop obsessing over control.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No. It shouldn't exist. Crypto works because it is not controlled by a centralized entity. We do not want a central bank digitalized fiat. It will exacerbate all the current problems and create new ones.

14. Should a CBDC be legal tender?

No. It shouldn't exist.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It shouldn't exist in the first place.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. CBDC should not exist.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. It shouldn't exist.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. It shouldn't exist.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. It shouldn't exist.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It shouldn't be designed.

21. How might future technological innovations affect design and policy choices related to CBDC?

They won't because it shouldn't exist.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

None because you should never have proposed this idea in the first place. We don't want it. Its existence will destroy privacy and freedom.

Name or Organization

Ren

Industry

Other:

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Don't do it! No group should have this power. Our dollar and economy is already being destroyed by all this artificial manipulation! I want real price discovery! This is not a free market! And it's only creating further inequality. No person or group of people should have this much control over the money.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yea a Real free market where businesses are allowed to fail and succeed, you need both.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Fed just keeps making things...if a CBDC enables them to have more power.... That Will Not be a good thing. Stop the manipulation and Allow free market forces.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, sounds like a nightmare

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will negatively affect it

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Just don't make one.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Hell no

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Venmo

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

US should know better....this is not what our founding fathers fought for

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No no no

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No no no

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No cbdc

14. Should a CBDC be legal tender?

No way

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No cbdc

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No cbdc

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No cbdc

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No cbdc

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No cbdc

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No cbdc

21. How might future technological innovations affect design and policy choices related to CBDC?

No cbdc

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No cbdc

Name or Organization

Knott Bobb

Industry

Bank, Large (\$90 Billion or More in Assets)

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

That government should have no part in banking.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. By ending the Federal Reserve, fractional banking, issuance of debt, and ending the bank.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

That is irrelevant, and negative, respectively.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

See the current state of the US Dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

See the current state of the US Dollar. Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

See the current state of the US Stock Market. It's not great.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. Anything the government does, it does poorly.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. We don't need the government to enact in commerce. See the whole of human history before governments existed.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Why should they exist at all in the first place?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Certainly. But as the government has no interest in ending the central bank, they aren't going to happen.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It shouldn't. Commerce is public, and should be part of the public record.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

WHY should a CBDC (or indeed any central bank in the first place) exist in the first place?

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. Because it a central bank shouldn't exist in the first place, let alone a CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None, on both counts.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. By not having a CBDC. See a thing called "gold" in the course of human history.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. Because a CBDC shouldn't exist at all.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

See literally any cross platform device that currently exists, like NFC tags.

21. How might future technological innovations affect design and policy choices related to CBDC?

How might future technological innovations affect the colon health of baboons on Mars? You can't answer a hypothetical question like this because you can't predict the future.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No. Additional design principles do not need to be considered, because no _initial_ design considerations should exist in the first place.

Name or Organization

Robert Betenbaugh

Industry

Individual

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This is a terrible idea. It would give one entity the sole power over how we can spend our money. It will take away our rights and freedom.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Don't do it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It doesn't. It just gives you the ability to determine how and what we can spend our money on.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

J

Industry

Individual

Country

United States of America

State

Delaware

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Too much power and the ability of corrupt politicians to take advantage of it and harm citizens. Irresponsible spending, too much data tracking of citizens. Anti American.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. Use Bitcoin instead.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. It would just hurt the people it was meant to help. People don't care about digital payments they care about not having their savings being cheated, stolen from them. Use Bitcoin.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It'll manipulate the mess that is the current rigged game until it eventually collapses on itself. It's just delaying the inevitable.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Legalize Bitcoin as legal tender.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No. Bitcoin should.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Just bribing people to use a garbage system doesn't solve anything.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

This is already an issue. You can't control other peoples money. You have no right.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

They'll prove that cdbc are trash and futile tools of decrepit corrupt politicians

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Yoel Silver

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I understand why the people in power want to fine tune the economy because of much pain we suffer when the free market falls, and if you had better handling of the dollars value you could control it all. In this instant it wouldn't be a free market anymore. It would be a rigged game where the fed makes the prices, this will lead to individuals eventually probably even kicked out the system as the current politicians get older and leave and their peers use this tyrants wet dream of a tool. Such Super powers should not be given to the fed. The fed Should remain the way it is, and use current stable coins as its digital dollar counter part. The logistics and infrastructure is already in place.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, absorbs circle from coinbase into the fed. I think humans are at a cross fork and congress should use its powers to absorb circle the minter of the USDC stable coin which is pegged to the dollar into the fed so the can fed can keep track of every dollar issued digitally, without not being free as it runs on ethereum which cost money to get which the fed will be forced to balance. It's perfect.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

In the short term probably positive, in the long term probably will cause man made horrors beyond our understanding.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You would create short term pain for long term prosperity vs the current system that is short term prosperity for long term pain.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would give you more control over the US dollar but it would also make it look like clowns money considering the current system in place because of circle and ethereum and it's being so successful already. The current bond system is kinda foolish.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It would make every financial company just a company owed by the government because the government will have 100% control over their finances and that's just communism.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

N/A

8. *If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?*

Yes, and you can't do that without assigning some sort of value to something and ethereum does that with proof of stake

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

People will literally just use bitcoin, there's no way around this.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

The United States should make the crazy bold innovative move at absorbing circle so they can be in charge of minting USDC coin

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Yes, you could also buy some bitcoin and put it in fort knox.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

It can't, there will always be someone snooping.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

I have no clue, because there's already stable coins that serve this exact purpose.

14. *Should a CBDC be legal tender?*

Yes.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Yes, if you're going to do already do this might as well

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No, this would be anti capitalism.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Circle is a great company that already mints USDC coin

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

The offline CBDC is the dollar.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

There's currently systems being set up by coinbase and circle to have end points for users to lay in stable coins so it's already all set up.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

That's something i'm not able to answer because i have no clue.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

The future would prefer the current blockchain version vs the current offline system

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I think if you leave it alone, or adapt a smart contract board, you will set america for the next stage in humanity and that's when america thrived the most when the moment of truth and the call to duty comes knocking. I think we should adopt a decentralized smart contract platform and allow the fed to print its own stable coin that way. There are countless of smart contracts platforms to choose from, my favorite is tezos.

Name or Organization

Industry

Individual

Country

Australia

State

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Complete control of a man or women's life.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Stop using counterfeit paper, and bring back the one and only real money, gold and silver.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It's all negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

We don't want the fed, or any other corporation running our live, we just want truth for all.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative in every way.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The wrong entities have control.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Bring back real money

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Bring back gold and silver, the only real money.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Card on real money.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't, be the first, to back real money.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Stop printing all this counterfeit paper, and bring back real money.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It won't provide privacy, because the fed created this whole fake system, and they have all the back doors.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It cant, because you created it all.

14. Should a CBDC be legal tender?

There is only one real legal tender, and that's gold and silver.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

We don't want it, so it doesn't matter.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Same as above.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

We don't want it.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Same as above.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don't need no more scams, bring back local banks, that use real money.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

We have more than enough in place, no more fake paper.

21. How might future technological innovations affect design and policy choices related to CBDC?

It doesn't matter, we don't want it.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There's no benefits.

Name or Organization

Teresa Kenneda

Industry

Individual

Country

United States of America

State

Wyoming

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Any potential benefits are completely outweighed by the very real risks of instituting a CBDC. China is already well down this road and the CCP loves having complete control over every aspect of their populations' lives. A CBDC gives a totalitarian government the ability to relegate individual sovereignty to the trash heap as it precludes every aspect of the individual's choice. It would be insanity for the United States to emulate the repressive tactics of Communist China. The U.S. government has demonstrated clearly over the past number of years that it is not to be entrusted with additional power and control over its citizens. Do not do this!!!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Stephane Fequiere

Industry

Bank, Small or Midsize

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

My concerns are too much control in the hands of a few and the Fed still "printing" money into existence instead of being financially responsible.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No, I do not want to see this happen.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative because at some point to power will be abused.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will affect it negatively because all that control will not help them act responsibly.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

N/A

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Ultimately the power will be abused as there is too much control for the Fed to have.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not create them in the first place.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No, cash will still be needed. No one wants every cent they spend to be monitored.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Other crypto currencies can resolve that issue.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. We should do what's best for us without screwing anyone else over.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

N/A

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Nicholas DeBoer

Industry

Technology Company

Country

United States of America

State

Indiana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

What is money?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Through United States Dollars, which are a digital currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No, money already does this.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You can already print dollars.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

But you can already create dollars.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Only if you use it the same way you do money.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

You could just do normal money, because its the same thing.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash money is a constitutional right probably.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They would still take United States Dollars so no impact.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We are the reserve currency, only we matter.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

Stick with what you got, united states dollars.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Let them use cash dollars.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Make sure there's still dollars you can use for transactions.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should pay the same as United States Dollars, which there's no substantive difference between.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes, that limit is 0 Cannabis Bro Dollar Coins

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

What the fuck is this question? Just use dollars.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

You know what's easy? Money.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

You do exactly what you've done with United States Dollars except not this weird plan.

21. How might future technological innovations affect design and policy choices related to CBDC?

Everyone and everything will still want United States Dollars... So don't sweat the details.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes, you already have the gold standard digital currency. Keep doing that.

Name or Organization

Jack Hosey

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

What happens after a mass of withdrawals at once. Many will sell, affecting value. Will there be regulation in place? What about making it a common market, much like health care is now?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
 14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
 16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
 17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
 18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
 19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
 20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
 21. *How might future technological innovations affect design and policy choices related to CBDC?*
 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Her Yang

Industry

Technology Company

Country

United States of America

State

South Dakota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC would give the federal government too much power. The government could, for example, freeze the accounts to businesses who deal in things they don't like at the moment (whatever these things are will shift over time depending on the culture). A CBDC would also give the government too much power over the banking system as all accounts would essentially have to be centralized at the Federal Reserve. Finally, a CBDC would give the federal government too much information into how individuals spend their money. This information could potentially be used to violate the privacy of American citizens.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Instead of further centralizing things and moving control of the currency to one federal agency or system, why not try DECENTRALIZING and relinquishing control? Allow cryptocurrencies that meet a list of criteria to be acceptable as legal tender. Abolish the Federal Reserve and IRS and move back to a sound money system backed by a basket of cryptocurrencies, precious metals, and other assets. Let local governments, businesses, and banks decide what to do with their money based upon the conditions in their local area that no central authority could ever know.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC would actually exclude the poor, the unhoused, and those who are not technically proficient from the monetary system. Unless the government is prepared to give out smart phones or smart wallets and teach everyone how to use them, this idea is infeasible.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A CBDC would allow the Federal Reserve the ultimate control over implementing monetary policy. They could, for example, program interest rates on individuals or groups of individuals and give out stimulus that could only be spent on certain items or during a certain time period. This is exactly why there shouldn't be a CBDC.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC would ultimately be bad for financial stability. A single monetary system that's controlled by one central authority who can treat individuals and groups of individuals differently and bestow benefits or penalties as they see fit is not a system that most people will accept or trust. This is at a time where trust in the government is already at an all-time low.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC would be centrally controlled. There's no way a centrally controlled authority or

system could have enough data on local conditions (people and businesses) to make good lending decisions, for example.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. Some form of cash will always be necessary because there will always be someone who is unwilling or unable to use a smartphone or smart device for whatever reason.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Domestic and cross-border digital payments are already evolving just fine without a CBDC. For example, migrant workers from Mexico are already sending payments back home to their families using Bitcoin and Ethereum. With the advent of Bitcoin's Lightning Network and Ethereum's various layer 2 solutions, this is getting easier and cheaper than ever before. No CBDC required.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The U.S. has historically not been a follower nation. Just because other nations are adopting a CBDC does not mean the U.S. has to. If the U.S. instead does not adopt a CBDC, other nations might follow in *our* steps.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

If the CBDC is based on a blockchain, then require by law that all government wallet addresses and the blockchain be made public knowledge so that there's absolutely 100% transparency on government spending.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. There should be no salary caps or caps on how much anyone is allowed to earn.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Shawn Jagpal

Industry

Other: NA

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One benefit of CBDC is that it would give the FOMC a real time indicator on the economy. If the Fed has data, it might have better view when making monetary policy. A CBDC can also allow the FED to play with negative interest rates. If the 100 dollars in CBDC are available to a deposit holder and if it shrinks to \$99. It might encourage people to spend that money or invest in the economy rather than having the capital remain dormant. One risk might be a lack of privacy. It might not sit well with the American public.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

For a CBDC, they should only be allowed deposited at commercial bank or any regulated entity in order to avoid disintermediation of the financial system which impact growth in the economy.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDC might increase financial inclusion as the cash economy might decline. CBDC might increase the number of involved in the banking economy. Cash economy operates on its own and doesn't need the banking system. One positive part of inclusion would be that more people would be introduced to better financial services such as life insurance, financial market investments, etc. The net effect would be a net-positive on the amount of inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

US CBDC would give a fed a better real-time view on the economy. The Fed needs better data to know about the employment picture and price stability. Also, Fed would have a better view on how different groups in different areas spend. That way they would have a better picture on how the economy is actually performing.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC might increase financial instability as more deposits might be withdrawn from the financial system and be parked at the Fed. Thus, it might increase bank runs like how investors withdraw wholesale funding but with CBDC, both wholesale and retail funding might be withdrawn. Plus, it might cause the stock prices of financial companies like BOFA, WFC, JPM, V, MA, C, etc. to decline more rapidly in times of instability which might increase financial instability concerns. Thus, I believe it would be a net-negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC would negatively affect the financial sector. Since commercial banks are more riskier than the FED (which is risk-free), more people would feel comfortable with having their CBDC's with the Fed.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

One tool would be only to allow the CBDC be allowed just at commercial banks or other regulated entities. This would reduce the risks of disintermediation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. However, cash should still be allowed. Elderly people feel more comfortable in cash rather than in electronic money. Plus, cash gives a national appeal as it features pictures of the president on it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Domestic and cross-border payments would occur faster and be cheaper. Money transfer companies might go out of business as more people would go to CBDC. Plus, CBDC would reduce crime as every transaction can in theory be tracked with electronic money.

Domestically, transactions would clear faster and allow people to access their deposits faster

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US must compete on the national stage in order to continue to make the US dollar the reserve currency of the world. If the US doesn't make a digital dollar, the us dollar would be less used in international payments which might threaten the share of the US dollar in FX reserves. Euro, Canadian dollar, Chinese Yuan, Japanese Yen, etc. all are thinking about making a CBDC.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

One way of managing a risk associated with CBDC is that to only allow CBDC to be allowed in commercial and regulated entities.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

A CBDC should provide privacy only if the transactions in question raise a red flag. Like how credit card companies freeze a transaction that seems odd. The FED should see if a certain transaction makes no sense for the person or entity in question. For example, if a small hair salon is making revenue 10 times more than its competition in the area, more investigation should occur.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A CBDC should work even if the banking networks are down. If there is a disaster or a cyber-attack, one should be able to buy groceries.

14. Should a CBDC be legal tender?

Yes, it should be.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

A CBDC shouldn't pay interest. It should only pay interest if deposited in a bank. Otherwise, disintermediation will occur. If interest is allowed on a CBDC, one would think why should I assume credit risk when putting in a bank if I can just park it at the Fed??

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The same intermediaries who are allowed to take cash and checks. Entities regulated by the Fed and other banking regulators.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, it should have an offline capability. There should be a wallet that can work even if the internet is down. It should be able to work at all times of the day.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. It should be done where transactions are cleared fast.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Other: Church

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Under 508(c)(1)(A), a church is sovereign and exempt from all Federal Regulations and control. Most of our people use cash currency to donate, and the Federal Banks and Governments have no business tracking or regulating our protected status and offerings.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, make it an ALTERNATIVE means of exchange like BitCoin and other present cryptocurrencies presently do. Continue to allow the cash and credit system to operate as they do now.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative: Many people are not connected to the big Web of finances. The poor and homeless are frequently a part of that group. People who are not fictitious persons and not considered to be an ens legis are also in that group. Many churches are also part of that group. A blanket policy to eliminate cash would be detrimental and without cause.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will be detrimental to cash-only-by-necessity recipients, such as spontaneous donations to non-profits and others, workers who receive tips, babysitters and young lawn service workers, allowances for children, gifts in cards, et al.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

For the above reasons, it will be detrimental, not to mention the chilling effect of a long history of liberties.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Already stated above

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The proposed system would be so adverse that no so-called "tools" will be able to overcome the negative effects.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage should NEVER decline.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The present system is good enough. Changes are unnecessary.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Do not accept them unless the present alternatives remain in tact.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Already answered above

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Don't punish and control the entire planet for the smaller number of crimes committed. Leave the present system in tact and allow cash to flow side-by-side with the digital currencies.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Perhaps, a gold standard could be used to back such digital currencies and eventually all currencies (cash, etc.)

14. Should a CBDC be legal tender?

Only if it is an alternative to legal tender cash.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, it should merely "compete" with cash.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No limits of any kind should EVER be forced upon the people.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Something independent of banks and governments could suffice.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, and they should be easily converted to cash or other alternatives.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

The present system gives the choice of Debit and Credit. CBDCs could be a third choice.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Already answered above

21. How might future technological innovations affect design and policy choices related to CBDC?

ATMs should be designed to accommodate all three: cash, credit and CBDCs.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Most of all, CBDCs should enhance LIBERTY and JUSTICE for all, not limit it!

Name or Organization

Richard Fortino

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that a CBDC is totally directionally incorrect. I believe in smaller government and less oversight of personal financial activities. Any CBDC would be counter to that belief. It is long past time for the Fed to leave Capitalism alone and let the cards fall where they will.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
 14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
 16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
 17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
 18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
 19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
 20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
 21. *How might future technological innovations affect design and policy choices related to CBDC?*
 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
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Name or Organization

Kenneth Farmer

Industry

Individual

Country

United States of America

State

North Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The potential for abuse of a CBDC is incredibly high and unacceptable in any form.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. End the FED

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Seriously?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would really help the fed but screw the people.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes. It would always favor the interests of the government rather than people.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't create the problem in the first place.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Depends on how much government interference takes place.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Not at all

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No. Just don't do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It couldn't. And complete anonymity is what most Americans want and to equate that with facilitating "illicit" activities is treating those you work for like children.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It couldn't

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should never exist

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Well since they are an unacceptable risk for abuse that's a moot point.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. It shouldn't exist so.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. We don't want a CBDC.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It should never be implemented

21. How might future technological innovations affect design and policy choices related to CBDC?

How many ways can we say. "We don't want it."

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No

Name or Organization

Stanley D. Spurlock

Industry

Trade Organization

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I, for one, do not want The Fed having total control over the monetary system. I vote NO for implementing such a system.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I vote NO for a CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I vote NO again on this.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Maximum employment and price stability? Wasn't that why The Fed was created? Well, it would seem that The Fed hasn't been to successful at it.....starting not long after it was created.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The ability to shut down any transaction seems to be a negative to me.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

If controlled by The Fed it will have that effect.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't implement it.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Access denied is always a possibility.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Don't implement. It won't happen.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Communist China, for instance?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Easy to manage when it never becomes a reality.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No implementation and we don't have to think about it.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cyber is always a risk.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

No implementation. No worry about innovations.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No. Issuing debt and buying it back; what's up with that?

Name or Organization

Kerry Axtell

Industry

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Do not move forward with CBDC

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

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 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
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Name or Organization

Matthew Ratz

Industry

Individual

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The benefit of a USD-backed cryptocurrency is that it will add legitimacy to the current crypto market

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The crypto market is not very inclusive presently; large investors hold the bulk of coins and have tremendous influence on markets. A USD-backed coin could shift influence away from major investors and create greater equity

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Until the majority of people see the legitimacy of cryptocurrency, its rollout as a form of compensation and of capital is limited. The Fed's issuing of a CBDC could be a turning point for the future of work

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The net effect would be positive for stability, both for the cryptocurrency market and for the overall global financial systems

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Technology Company

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The United States (U.S.) has a unique opportunity to greatly expand the adoption of the U.S. dollar abroad by adopting a CBDC that embraces the current rapid innovation in cryptocurrencies and acts as a trading pair with near infinite liquidity, stability, and compliance.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

This may be accomplished by developing existing stablecoins through regulatory compliance and the existing banking framework. The Federal Reserve could back and insure certain "approved" stablecoins allowing the private sector to develop the technology while acting as the safety net and compliance oversight committee.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC will positively affect financial inclusion by raising standards of living worldwide by lowering remittance costs and providing financial inclusion to individuals and businesses. The net result of a higher standard of living has been shown to reduce crimes, improve health, and leads to times of peace and prosperity.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A CBDC will allow for real time dynamic control of the monetary system by reducing the lag effect of policy changes and eliminating costs and inefficiencies associated with policy changes.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC will empower the Federal Reserve to instantaneously deliver much needed stimulus in real-time. This reduction in waste will lead to a more efficient system that can combat dynamic changes and positively impact the return to financial stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC could make the existing banking system obsolete. The current stablecoin market is too small to compete in a material way, whereas if the U.S. enters the market it will make it impossible for the financial sector to offer better returns, safety, and security.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Banks could be utilized to issue and regulate stablecoins or a CBDC. This would add an extra layer of waste that is not needed and reduce the efficiency of a CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

There are many industries that rely on cash for payments and a cultural barrier to not having cash as a means of payment. This can be overcome by incentivizing the use of a CBDC and transitioning over time to a non-cash society.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The U.S. should utilize the dollars global reserve status as a trading pair with infinite liquidity and stability to offer the best conversion rates. In the absence of a U.S. CBDC, domestic and cross-border payments will evolve to circumvent consumer protections and KYC/AML requirements.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It will be impossible for the U.S. to compete in a digital world economy where other nations' currencies move at the speed of light 24/7 and 365 days a year. It is imperative for the U.S. to implement a CBDC to maintain its status as the world reserve currency.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Utilizing an open source decentralized protocol will reduce potential risks associated with the development of a CBDC. Software developers around the world should be utilized through the GitHub repository to vet, bounty hunt for bugs, and to take advantage of the vast amount of open source development that has already been put into place.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Facial recognition software could be used to provide privacy while ensuring the ability to track down bad actors.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Charging a small fee for transactions will help avoid spam bots that can clog up a network and render it inoperable. Identify theft may be a cyber risk that is unavoidable.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes. One of the best innovations of Decentralized Finance (DeFi) is yield. Users should benefit from staking, which allows for funds to be lent out yielding a APR. The users can greatly benefit from this decentralized banking concept.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. We don't currently limit the amount of U.S. dollars an individual can hold.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Utilize the Bitcoin lightning network as the infrastructure rails that the digital U.S. dollar can be delivered to the world. The U.S. has a huge competitive advantage with Bitcoin ever since China banned mining and trading. If we utilize this advantage correctly by keeping the CBDC protocol open, decentralized, protect our citizen's privacy, and empowering the private sector's capacity for innovation, we will prevail in this race and maintain our status as the world's reserve currency.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, Bluetooth can be utilized for “offline” transactions.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, through the lightning network.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It should be built with programming languages such as C++ or Python where Inter Blockchain Communication (IBC) can be enabled.

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing may change the hash method, so the design should enable soft forks with code updates that won't impact the mainnet.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Decentralization is the key. Software has become comparable to legos as the building blocks. Any one piece of code that works really well and has been vetted can plug and play into your design keeping you on the cutting edge. The only way to stay in the lead in the digital world will be to utilize what the world is already building.

Name or Organization

Heidi Champagne

Industry

Individual

Country

United States of America

State

New Hampshire

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

do not do this

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

leave it alone

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

negatively

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

negatively

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

negatively

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

don't do this

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

no

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

as they have been

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

not at all

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

i don't know

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I don't know

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

anything cyber is open to hacking

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

yes

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I don't know

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

should not happen at all

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

no

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

no

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

none would be safe enough

21. How might future technological innovations affect design and policy choices related to CBDC?

none would be safe enough

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

none would be safe enough

Name or Organization

Industry

Other:

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The risk of abuse and criminal manipulation by small groups or individuals in control of the CBDC is far too great. This should NEVER be allowed in the USA.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Existing cryptocurrency channels and their safeguards are adequate.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The ultimate effect of any CBDC would be negative and prone to abuse.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
14. *Should a CBDC be legal tender?*
15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
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21. *How might future technological innovations affect design and policy choices related to CBDC?*
22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Clifford Anderson

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There is no such thing as a power government won't eventually abuse. A CBDC will allow eventual complete control over citizens money, forcing them to spend or not on certain things with time deadlines and different policies for different individuals. It would allow too much surveillance. Governments will abuse the privacy protections. Guaranteed. It will allow governments to steal directly from specific individuals and financially prosecute easier. It will allow more of the ruling by financial pressure instead of laws like we saw in the marijuana banking industry. This is a hill I will die on. If you create a CBDC I will move to another country.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Private Stablecoins with characteristics determined by the market. WITH privacy allowed. This is mandatory. I will not be using government surveillance coin. Ever. Period. I would rather move to a third world country that has freedoms than a first world country that soon will have few.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. Whenever governments gain control people are excluded. It's companies like STRIKE Global who are creating financial inclusion, not our government who has sanctioned a quarter of the world.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would destroy it, as no patriotic American will use a dystopian CBDC.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. As everyone flees government surveillance coin for alternative more useful, effective value transfer tools. Tools where we don't have to worry about the government confiscating the tool, or spying on our use of the tool.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Again, marking the dollar a more dystopian tool of value transfer would decrease demand. I'm sure you know why that's a problem. B

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. CBDCs are DOA. Even if they don't start abusive they WILL become abusive. Any power that isn't explicitly made impossible for the government to abuse, will

eventually be abused. Look at history. Hell look at the financial repression the worlds central banks are inflicting on their citizens currently with negative real rates. Lol. Im sure you are familiar with abusing tools to get out of a 135% debt to gdp. so you get the gist.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

As long as it is as good or better at every attribute than cash. Government surveillance inflationary theft coin won't cut it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Look at Strike Global for an idea of where the future of Payments already is. You are waaaaaay behind.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We shouldn't let countries with less freedom convince us to have less freedom and privacy. Just because one country jumps off the CBDC dystopia bridge doesn't mean we have to.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No. Don't make one.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Tools will be used as tools. That's why they are tools. Deal with it. Or lose out completely. We will not use your dystopian cbdc. And it would likely be highly destructive to the future of our country. Just Say No.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No. Do not create a cbdc. Money is a tool. Stop making the most important tool humans have less effective. It's boneheaded, counterproductive, and a direct attack on the citizens you are supposed to represent. Stop.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. Because there should not be a cbdc.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Wow. And this is why we can't have a cbdc. You've already started with the dystopia control crap. That's amazing. I figured we'd have to wait like a year before you really started attacking citizens but no. You're already preparing. ♂

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Don't make a cbdc.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Don't make a cbdc.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don't make a cdbc.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Don't make a cdbc.

21. How might future technological innovations affect design and policy choices related to CBDC?

Don't make a cdbc.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Don't make a cdbc.

Name or Organization

Industry

Academia

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If statistics regarding the results of small entities holding "essentially" entire control of money supply and liquidity flow existed, we would most likely see a large proportion of these power holders will abuse this power. Even the small chance of benevolence is not worth the risk in our opinion.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. This is true of all things always.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Net negative due to favoritism. Free markets hold no opinion. No false truth. No "We ALMOST thought of everything" moment. Collective truth derived from many individual push and pull forces.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Attempting to control and manipulate these "statistics" is a self fulfilling prophecy.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Stability is not "good". The up and down trends of a financial market are what clean the underbrush and allow for quality investments to flourish. Suffering is unavoidable in life.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC is not Money. Gold and Silver are Money. CBDC literally says Currency in the name. Educating the public on what money is will aid in sound economic growth for the whole. Information seems to be power. Which may be why the Fed wants to hold the information on every currency transaction...

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Back the CBDC with audited precious metal reserves.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Individual private financial institutions have and can again provide a currency based off of a commodity. Like gold or silver.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

History as a guide. The people will ditch currency and flock to real money.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

If China backs the Yuan with gold. The United States will have some work to do.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Just back it with audited metal reserves and be honest to the public like they deserve.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Not likely, losing all financial freedom is not worth the fact that some people may be untrackable.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Digital is not more safe than analog, it is just digital.

14. *Should a CBDC be legal tender?*

No. Precious. Metal. And anything else that CAN NOT BE PRINTED

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

No. It shouldnt exist as a forced means of exchange

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Why would you want CBDC to begin with?

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

None, shouldnt exist unless backed by precious metals

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

See how this is becoming a headache for you already?

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Only if it is backed by precious metals.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Nope, the tech is real and existed long before humans. Try to use the shiny rocks formed by the Sun, billions of years ago. They will be around in the future

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Precious metal backed block chain would be much better than CBDC.

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Back CBDC by audited Precious Metal if you want people to actually trust you.

Name or Organization

Sue Dekany

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Throughout the United States power outages are not uncommon, especially during weather events/fires/earthquakes. The last thing people need when they are experiencing an emergency is to need electricity to make a payment.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Massively smaller government would reduce the perceived need for intrusive, domineering methods of controlling the people.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NO. You want to monitor and control everyone's finances. Right now the unbanked are off your screen entirely. Leave them alone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The FED hasn't been effective. Their most useful tool is complicit MSM pandering. Long bonds will drop no matter what the FED wants - we're in a global slowdown.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I won't ever use it. It will be another huge coercion episode to get people to adopt. We've seen how that play has negatively affected social stability in the last two years. What kind of world do you want to live in?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The FED doesn't understand the current eurodollar financial system. Throwing another layer on top and acting like you can ignore the eurodollar system will be a massive failure.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Complete privacy and tamper-proof so the FED can't play around with the value or expiration date (hopefully none) of the CBDC

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

YES. You have experienced a power outage, right?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

Let the private market develop solutions.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We're special. The dollar is the global reserve currency. Since it has to stick around for global commerce, we should keep it for domestic use.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The FED isn't managing the risks from over a decade of QE. Clean up the messes you've made before you play with a new toy.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Mind your own business.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Complete loss of every account holder's data is the risk. Since that's catastrophic, don't do it!!!!

14. Should a CBDC be legal tender?

? what purpose does it have if it isn't?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

What the free market requires.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

? it's just ones and zeros, why would you put in limits? Y2K bug, anyone?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Not the commercial banks. Not the post office.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Does cash have offline capabilities?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Frankly, no.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Wow, all this effort to replace something that works well already.... cancer still isn't cured...

21. How might future technological innovations affect design and policy choices related to CBDC?

No one knows.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The benefits are all on the side of interfering busybodies at the FED. I'm not a fan, and I will fight the implementation of this.

Name or Organization

Joe

Industry

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The data collection alone is enough to ask if we even live in a free country anymore, let alone the control in one institution. This has NEVER worked and doubtful it would work here.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Move the reserve currency into Bitcoin or a collection of crypto assets

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The CBDC would be terrible for inclusion. When you centralize the monetary system, you'll have loopholes for the wealthy and well-connected, just like today. In this case, there would be no further recourse. You'll have created a fascist state.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You won't be able to. You THINK you will, but this is a complete sham.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative- the capacity for this to be used for evil intent is too great.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes. Thinking you'll have any real control of prices is both arrogant and stupid. People will find alternatives to your system and in the end, you'll fail like all the rest.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin and other currencies. They should be allowed to compete freely and beyond the realm of nations.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should take leadership and say no to these things. To surrender the freedom of your

money, the anonymity cash provides... this isn't about safety or crime or stability - it's about controlling people. We need to focus on ways of granting greater liberty to individuals. That has always been our prime virtue and reason why other nations followed us.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

How big is this illicit activity compared to the massive pie of total control you would gain? That is not worth the loss to every freethinking American by handing over our privacy to you. Allow the use of other digital currencies that are completely decentralized. Those systems are designed for privacy.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Decentralized blockchain. But then... we already have currencies we could use that don't require you meddling with our lives.

14. Should a CBDC be legal tender?

No. Never.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Does it matter? You'll have all the accounts eventually. You'll be able to pay how much or how little interest you'd like. Banks already pay paltry amounts for interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Sure and then what? There will be some loophole that all of the richest members of society will take advantage of. Just like today! So no, this will only continue to HURT the 99%, regardless of the rules you put in place. The rich love rules because they help you write the rules.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

Might want to think about how quantum computers can break blockchain. That would be the beginning of a war if a non state actor got their hands on a quantum computer and figured out how to break the cryptography of your proposed system.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes - use decentralized methods. Better yet, don't do this at all.

Name or Organization

Lana

Industry

Individual

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC must try to copy money as much as possible. The largest risk is the privacy risk. Paper money is anonymous and a CBDC must also be anonymous. There are very good privacy tech already developed and the CBDC needs to have similar privacy tech built into the implementation

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. This is inevitable.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, it will be positive.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

That is a game that cannot be won. Manipulation of monetary policy will always have bad effects. Malinvestment must have a chance to fail so that good investment drives the wealth growth. The Manipulation of monetary policy will always lead to malinvestment and leads to artificial wealth growth not based in the the reality of the economic landscape and will damage the economy worse than what would have otherwise occurred.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Long term stability will be the outcome if we stop manipulating monetary policy and base the CBDC on a fixed supply asset that cannot be increased or decreased without actual wealth creation.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, this will negatively impact the financial sector as the efficiency of this system will do away with the need for all the waste in the current system. In the short term the financial system will need to shrink. This is a net positive as the efficiency will be passed on to everyone.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Privacy tech must be built into the implementation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Cash will lose out to bitcoin or another fixed supply asset regardless.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Already exists. People will expand crypto sector use regardless of a CBDC. A CBDC with privacy built in will allow us to lead the tech revolution like we did with the internet. If we don't, other will take the lead and we will be forced to follow.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We need to lead this tech revolution. Others are ahead but we can still leverage the US dollar and get ahead of them.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

We don't know what we don't know is the biggest risk. We need to let people innovate and allow them to fail and learn. We will need to provide a safety cushion or insurance to protect the downside of the failures that are part of innovation so that our folks can fail fast and innovate fast to be the leaders in this space.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

This is not a problem that needs to be solved for a CBDC. Cash is used in illicit financial activity and any CBDC will also be used. It's not worth the privacy hit to try and solve this problem with our roll out of CBDCs. Trying to solve this problem with A CBDC will make a worse CBDC, and potentially cause it to fail since the efficiency gains are over shadowed by privacy hit. People will then use cash and other forms of private electronic currency.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Use the vast amount of existing tech in the crypto space to solve this at first.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, interest should be paid to people allocating their CBDCs to investments not interest for nothing.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, must be 100% private.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Limit the need for firms as intermediaries. Firms must provide a service that is in demand to be part of the system and there needs to be open competition for everyone to be able to compete to provide services.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Cash can still be the "offline" capability. Paper claims on digital CBDC should be part of the roll out.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. People will develop tech and compete against each other to provide the best POS solution. CBDC does not need to solve commerce issues. Just needs to be a private, trusted, safe backbone that serves the people.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Let innovators compete to solve these problems. This is already happening in the crypto space.

21. How might future technological innovations affect design and policy choices related to CBDC?

Innovation by the people needs to be the basis to any design and policy choice. Let people innovate and compete against each other to provide the best solutions. The CBDC just needs to be the backbone with as little interaction from government as possible

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Privacy, open competition for services built on the CBDC and minimal regulation or interaction by government.

Name or Organization

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Additional benefits include no banking fees.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No thoughts on additional benefits.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative effect. Banks and Governments could monitor minute by minute activities.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

As it currently functions, the Federal Reserve does a very poor job implementing monetary policy.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

On a positive basis, the CBDC would stabilize inflation.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No thoughts on this.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

No thoughts on this.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Not important. The central bank would control the currency.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Should be identical of current cross-border policies.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Other countries should not have any influence on the decision of the US to have a central

cybercurrency. Should be treated like currencies in daily transactions. Valuation of US currency versus valuation of the currency of the other country.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

None that I can offer.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Similar to the way current financial transactions are monitored.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No comment.

14. Should a CBDC be legal tender?

Yes. Absolutely.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Should not pay interest. Let the individuals set the parameters and decide how much interest to pay.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. This would limit

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Private firms - not banks.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No offline capabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No thoughts on this question.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No thoughts on this.

21. How might future technological innovations affect design and policy choices related to CBDC?

No thoughts on this.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No comment on this question.

Name or Organization

Luke Keagy

Industry

Other: Construction

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Programmability. The end user wants full control of their money. The supply and issuance to be stable.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. By using a public chain like the XRPL to build a side chain. That would allow FED money to directly interoperate with private sector innovation.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Positive if private.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It won't. The free market must decide what moneys will prevail in this space. A digital dollar will only improve inter banking settlement.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Poorly. It will terrify most older and uninformed users into hard assets. Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It could be damaging. Trust in the FED is at an all time low. It will be perceived as a control mechanism. Given the option, most will choose stable coins.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Again, building it as a part of a public network like the XRP Ledger is your only successful option. You build a useless device if you do not embrace FULLY the private sector permissionless networks. They are here for all to use, including yourselves.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

There will always be paper notes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

We all know that field will be filled by private sector as trust in FED money is reduced to 'all

we had'. Not the case at present.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

FED is wasting it's time creating one where private sector can innovate much faster. Unless you embrace public and interoperability on a network such as the XRP Ledger, you doom yourselves. It will be the people using the public networks that will make your CBDC a success, nothing more.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Isolate use of CBDC to US only.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That is not for the FED to decide. Without anonymity baked into protocol, the CBDC will fail regardless of your efforts.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Restricting use to US only. Take away any reason to attack the network.

14. Should a CBDC be legal tender?

Redundant.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Can a CBDC pay interest? The FED deficit is beyond repair.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No firms. Nodes on a network. Structure should be algorithmic and publicly audited on a daily basis.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

The XRP Ledger has a feature called xPop coming soon. Ask Ripple.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

QR transactions, fast settlement.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It would have to be interoperable with a public network like the XRP Ledger so that anyone in the world can trade in and out of it seamlessly. Yes, XRP the native asset of the XRPL would need to be regulated as a COMMODITY.

21. How might future technological innovations affect design and policy choices related to CBDC?

A CBDC need be only Lite-weight and Fast. Policy choices are already in place.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Direct interoperability with a public network is your only solution.

Name or Organization

Jason vanteeffelen

Industry

Other: Medical

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Manipulation of currency, ease of digital crime and unconstitutional surveillance of citizenry

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No benefits worth the risks

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Inclusivity added to the 2008 bubble and contributing to the current bubble and inflation.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Too tempting for the Federal to manipulate markets for its own good.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative for stability by making markets too volatile.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Makes the markets too easily manipulated by central authorities.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Gold standard. Lack of benefits vs overwhelming risk.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

What are you babbling about with your groupthink mumbojumbo. Cash is king. Cash will only become unusable for payments if you hyper inflate money to make it unusable.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Continue as is. Wow, that's not hard.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Wait and see the long term effects of such changes, not do it because everyone else is.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes, dont do it and expose us to unnecessary risks.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You cant provide privacy that is required of a freemarket system with this unless you use blockchain but that would provide anonymity that the Reserve finds unacceptable.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Block chain like cryptocurrency that the Reserve would find unacceptable.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It's not a bank account, nor should it be. The interest could be manipulated for the wrong reasons.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None, shouldnt happen. None.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes but cant happen when the local grid is down. I live in a hurricane prone area with frequent power outages. So no, cash works regardless of power up or down.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, shouldnt be considered due to trackability.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No,no.

21. How might future technological innovations affect design and policy choices related to CBDC?

Unknown but for the foreseeable future shouldnt be considered till it respects privacy rights.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No, its not worth the risks.

Name or Organization

scott young

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Total control of the monetary system is immoral. It is a huge mistake that will not end well for the people of the United States.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Any inclusion will lead to exclusion over time as it is power. It will be abused.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

No.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Industry

Individual

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Bitcoin.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Bitcoin is the way.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Bitcoin will take currency out of the hands of government.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Bitcoin exists.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Bitcoin is freedom.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Bitcoin will obsolete this garbage in the first month.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Bitcoin empowers the sovereign individual.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Bitcoin already won.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin can't be stopped.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Bitcoin.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

Bitcoin.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

Bitcoin.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Bitcoin.

14. *Should a CBDC be legal tender?*

Bitcoin.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Bitcoin.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

Bitcoin.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Bitcoin.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Bitcoin.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Bitcoin.

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Bitcoin.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Bitcoin.

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

BITCORN

Name or Organization

M G

Industry

Other: Horticulture

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The federal reserve will be able to control everyone's finances.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, scrap the idea and go back to a sound money system with gold or silver.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative in too many ways to mention.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Oh they would have total control over all monetary policy. That is a dystopian nightmare.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, because everyone will be leaving the dollar for bitcoin or ethereum.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

They would want to control all other digital currencies and censor the ones with cryptography.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Use sound money for transactions like gold and silver. Stop using the dollar all together.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No, use bitcoin.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They would be way better using other applications that are already in use instead of a fed coin.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Unless we accept BTC as currency, the USA will never catch up.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't. Use BTC instead.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Use BTC

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It can, but everyone knows there are way better options out there.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, use BTC

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Yes, BTC

21. How might future technological innovations affect design and policy choices related to CBDC?

BTC

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Petr Golub

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

No privacy for the consumer

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, leave the dollar alone and revert to the gold standard

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Financial inclusion sounds like a plan to exclude people or businesses that disagree with the government and or certain policies.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

If you want maximum Employment and price stability, stop printing money!!

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, the last thing this country needs is a government controlled fed that can change every individuals buying power in a split second.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The CBDC will create a peasants class and a ruling class. We don't need that in the USA.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I don't see any potential benefits of a CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Leave cash alone and cash usage will not decline.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*
 12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*
 13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
 14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
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 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Industry

Merchant

Country

United States of America

State

Nevada

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

That the Fed will find a way to destroy 98% of the value of the CBDC, like they did with the dollar

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, pay the private sector to do it. Leave the government idiots out of it

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, and negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would make it harder to manipulate money, which is good. You are stupid.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would certainly be better than any government controlled currency. Net positive

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, the gigantic banks and other companies that pull your strings no longer would be able to.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. Keep your idiot hands off of it

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely. Cash is privacy. And people outside of your giant cities value privacy.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They would be cheap, easy and instantaneous.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Just watch and learn.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes. You are the risk. The fed is the risk.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Crypto is inherently much more private than traditional banking

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

What? Idiot. What operational or cyber risks does bitcoin have? Little to none, because it isn't controlled by government parasites

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Let the private market decide

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. Crypto cuts out the power of huge banks. It's a feature, not a bug

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Same as bitcoin

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Same as bitcoin

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Same as bitcoin

21. How might future technological innovations affect design and policy choices related to CBDC?

It will evolve, independent of government idiots.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes, look at the Successful and popular cryptos. Do what they do.

Name or Organization

Kelly Vardeman

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I am not reading all that. You people are not to be trusted with the best interests of the country.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I do not want every transaction tied to a central system.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Outlaw cash and see the backlash.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Just walk away from this.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity?

and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

john wheler

Industry

Trade Organization

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC appears to be a concentration of power similar to that seen in the Bolshevik revolution. We all know how that turned out. "Permit me to issue and control the money of a nation, and I care not who makes its laws! Mayer Amschel Rothschild I suspect a CBDC will not bode well for humanity.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

A CBDC will be an irresistible honey pot for politicians and other self interested actors. I vote NO to a CBDC.

Name or Organization

Margo Garrand

Industry

Individual

Country

United States of America

State

Nebraska

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I found the paper to be quite clear and well written. It provides a compelling case for the CBDCs for both the private sector and the business sector.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No, I believe the CBDCs will be a great asset and an answer to the downside of our present payment system.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Definitely positive

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It certainly would provide a wonderful tool for implementing monetary policy

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Positive. It would promote stability

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I think the CBDCs would be much safer than our current system. I think it would be a great benefit to the American people.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Education of the public would be necessary. Incentives for voluntary inclusion into the system would be very helpful.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. Some segments of the population are very cash reliant

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Any other system than a universal system would be very inefficient

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

I think the US should be a leader and encourager to other nations in implementing this universal system.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I think a guarantee of privacy by the Federal Reserve stated on the transaction would be sufficient.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

There is always a risk of hacking, so great firewalls would be a must. Encryption is always an option.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Interest would be a great incentive.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Some people trust banks and some people do not. I think the Federal Reserve has a very respected reputation, so it would have to have the Federal Reserve "Seal of Approval".

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Amazingly there is a segment of the population that is not computer savvy. They would need an easy to use "ATM" with a very user-friendly interface.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, possibly using existing systems?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

That is very possible

21. How might future technological innovations affect design and policy choices related to CBDC?

Future advancements in innovation could facilitate ease of use to the general population. Easy and Safe use will make the transition smoother.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Ease of use should not compromise security.

Name or Organization

Matthew Engelhart

Industry

Merchant

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Too much government control and possible over reach.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Free market Crypto-currencies

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Destruction of free market economy

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Too much control. Bad idea.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

End of liberty

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

No

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No. Stay out of it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Forget about it

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Let the free market manage that

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Corey Mattison

Industry

Bank, Small or Midsize

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

What if you simply expanded the use of USDC through Coinbase, backing it on a dollar for dollar basis, and subsidizing its purchasing and transfer fees so that people have an already established onramp? This would simultaneously allow you to keep reserve currency status, join the digital revolution, and bolster an American business that already has 80M + users. I'm not a shareholder but Coinbase has led the way in American cryptocurrency adoption, and has already solved this problem for most purposes. Plus USDC can be ported to multiple chains allowing for flexibility in payments with lower gas fees. Reinventing the wheel sounds costly and if the lessons of [healthcare.gov](https://www.healthcare.gov) aren't learned, we'll have another multi billion dollar boondoggle on our hands.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Only insofar as the luddites won't participate, but they will still have other financial instruments to transact with, so no harm. It's unlikely that a majority of transactions will occur with digital currency for at least another 3-5 decades. Personally, I don't think most people can secure crypto properly. Hence the suggestion of a custodian.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Stop printing money at an insane rate (4x the monetary supply in 20 years) if you really want to help people stay employed, in business and keep prices stable. Everything else is lip service.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Just depends on supply and demand, really. If it just adds more money to the system and decreases purchasing power, then we're in worse shape. If it brings more trade and transactions (especially around the world) and strengthens the dollar relative to other currencies, might be a benefit. We can still become the reserve digital currency if we don't squander the opportunity.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

They're already screwed. Their naked short interest and FTD reports are off the charts. I think major market makers have way bigger problems than digital currencies. You really need to dig into the issues surrounding the DTC and fix who owns the shares of stock that are 'publicly' traded and how they are regulated. It's disgusting. That's a way bigger issue right now that all these synthetic shares exist, banks fail to deliver and continue to short companies out of existence, and can't cover their bets. Another financial meltdown is on the horizon if this

isn't fixed.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The ability to refund payments on a blockchain might need to be instituted, for now it's impossible.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I think crypto stablecoins will continue to solve this issue, but there are some shady practices in this space and the US Fed has an opportunity to step in and back one to be way ahead of the game.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

If we don't they certainly will, and we will suffer the consequences, likely steepening our decline.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Make the supply of money completely transparent and deflationary. It will hurt for a while, but make the country stronger as a result. Allow debts to lapse. Allow banks to fail (especially those with no regard for moral hazard) and allow the system to be remade by innovation.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Criminals already use cash to finance illegal activity or launder money in a variety of ways, it's silly to blame the crypto boogeyman for these activities, in fact it makes them less easy to hide, because there is now an immutable paper trail. If people want to commit crimes, they will. It's not the money's fault. Meanwhile, CBDC's become another tool of totalitarianism to surveil the population and institute a social credit score, or worse. Allow people to have freedom and autonomy, most will make good decisions. Focus on punishing the bad actors, not restricting the freedom of good actors. Repeal some bureaucratic red tape and sunset some old laws while you're at it. We're too hemmed in as it is.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Putting all money online is a terrible idea. But it has its place. The banking system is broken and slows down everything. Lending, transfers, payments, payouts and remittances. Digital currencies on blockchain with trustless permissions solve this. But they require actors to be security conscious, and with great power comes great responsibility. There is no do over button on crypto, if you lose your coins, you lose your keys.

14. Should a CBDC be legal tender?

Why not, like fiat, it's made up anyway. We could just as easily trade seashells or shiny metals I presume.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Perhaps if you trade in other forms of currency, you get a bonus? Interest rates are in the toilet. Really not that attractive when you can get 8-20% on defi with minimal risks. We simply have too much money flooding into the system already, I doubt messing with interest rates will solve anything.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

definitely not one user. The central banks have only ever printed money and stolen wealth, they don't have any other tricks up their sleeve. I wouldn't trust them not to endlessly print this

too. That's their only move to solve problems. And when every tool is a hammer, every problem becomes a nail. Quantity limits, yes, ideally deflationary with a burn mechanism to strengthen the CBDC over time.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Not banks. They're all crooks with perverse incentives. But this will fall on deaf ears so I don't know why I bothered answering. If you use legitimate brokerages that already deal in crypto, might be a fresh start.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Not sure what benefit that would have. All blockchains exist online. Can't do much with digital currencies offline. Maybe you mean hard wallets for security?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Credit cards seem popular enough and the infrastructure already exists, also allows for mediation of fraudulent transactions (currently blockchains don't allow for disputes or refunds)

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

ERC - 20 cross tokenized to polygon, avalanche, binance and others would make a lot of sense. Hold your coins where you want, and simultaneously chill on regulations so exchanges could offer more flexibility to buy and sell coins how they want and hold them where they want to save on gas fees.

21. How might future technological innovations affect design and policy choices related to CBDC?

Nobody knows the future, but by paying attention to the free market and piggybacking on the best and brightest's innovations, you can't go too far wrong. I think the role of government should be to bolster innovation that is proven in the market, not try to compete with it or reinvent the wheel.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Just don't turn this into another tool of the deep state to further control our lives and erode our privacy and freedoms, and I'm cool. And try not to lose our status as the reserve currency or print us into oblivion (although I know it's really your only move at this point) Best of luck. Here's hoping we have a chair when the music finally stops.

Name or Organization

Tucker Williams

Industry

Individual

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Tyranny

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits of a CBDC DO NOT outweigh the risks

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Other monies would be banned. TYRANNY.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity?

and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

NO CBDC EVER

Name or Organization

Gina Ross

Industry

Individual

Country

United States of America

State

New Mexico

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Some of our most vulnerable populations would be placed at a higher risk of fraud and manipulation. Anyone unfamiliar with or unable to use technology (older Americans, rural populations without reliable internet access) would be at a severe disadvantage.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC would further place our most vulnerable populations at risk of fraud and manipulation

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Should not be a consideration

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Josh Erzen

Industry

Individual

Country

United States of America

State

Iowa

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A single entity should not control the money. I don't trust banks with my privacy, I most certainly wouldn't trust the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, let the market decide what the best money or monies should be.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Any centralization and mobilization of a money negatively affects most people.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You've failed at the dollar. A CBDC is just trying to take MMT to the next level. In time, that will fail too.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Ending the Fed.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. There should be no central bank.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

True decentralized cryptocurrencies.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't because the US should not have a CBDC.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't. The central bank will know everything.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No. All legal tender laws should be revoked.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Merchant

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Control of everyone transactions

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Absolutely

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

No

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Name or Organization

Publius V. Brutus

Industry

Technology Company

Country

United States of America

State

Oklahoma

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The inevitable use of this for authoritarian enforcement of evil will destroy civilization.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Don't insider trade while pretending to have the interest of the people at heart. If you could start by demonstrating personal ethics, you might see the results of your floundering efforts materialize.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Of course it would affect inclusion. But who chooses the affect and what authority are they exercising? I can imagine people who are excluded by the proposed system would feel they have little recourse but for extremism. This frightens me.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Are those your goals? Because it seems like you've failed with what power you've been given, why trust you with more?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Hugely negative. How do we value a cbdc and how does it gain or maintain acceptance?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes. Plenty of Americans are already itching for a return to sound monetary policy. Just wait until they drop banks entirely.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Hire a propaganda firm to tell people their gas and groceries are cheap?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash is King.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Taxes have to be paid in local currencies. Money was changed in the Temple in case you

have forgotten.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should strengthen our resolve to NEVER issue any cbdc.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Hire people of moral stature.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't. That's the point.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A bad actor in the system could ruin life for anyone.

14. Should a CBDC be legal tender?

Absolutely not!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No because it should not exist! Where would one get cash flow for the interest?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No because it should not exist.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

If you must, hire the mafia. At least they have scruples.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

If you could print it on a piece of paper and exchange that paper for a set weight of gold or silver that would be dandy.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. Why make anything easy to use?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Credit Union

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

ck you no digital money

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Viva la revolution

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

ck you

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Eat me

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Bite me

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

ck uou

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

█ k you

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Stop a pile up your ass

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

k you

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Eat me

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Note me

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Michael Brannan

Industry

Individual

Country

United States of America

State

Delaware

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Do not do this. Too much potential for abuse (read: government surveillance) or elimination of real money.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Lower-income individuals without access to digital devices would be left out.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No opinion.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

No opinion.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It could potentially eliminate the entire function of private banks.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

No opinion.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage should not decline. If anything, the government should pass laws prohibiting businesses from not accepting cash.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

No opinion.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No opinion.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No opinion.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No opinion.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No opinion.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No opinion.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Absolutely not.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Existing private banks.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, and I have no idea how it would be achieved.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Do not do it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No opinion.

21. How might future technological innovations affect design and policy choices related to CBDC?

No opinion.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No opinion.

Name or Organization

Michael J Barrett

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Regulate bitcoin

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Anti-democratic. A few would manage the many.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Too large a risk of being abused.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Too intrusive.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

This would be the end of the banking industry.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Dont recommend doing this.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Payment options are available via the free market.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Depends on the administration bia's.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I dont recommend going this route.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

Don't do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Once something is on the internet, its in the public domain. Financial systems depend on trust.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This would be a big target for hackers. What guarantees would there be for proper patching, maintenance, proper vendor management, disaster recovery, backups, NIST compliance. Most government agencies are hacked to one degree or another. What public assurances would be in place. Insurance would be expensive.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Not a good idea to implement this.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

21. How might future technological innovations affect design and policy choices related to CBDC?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

My opinion is this is a Bad idea - Concentration of a lot of power in one place.

Name or Organization

Ben Landis

Industry

Individual

Country

United States of America

State

Oklahoma

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I'm worried how easy the government can issue a social credit score if everything is centrally located. PLEASE do not do this!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Is, you could disband the Federal Reserve and let markets determine values. The only thing the fed can do is help with deleveraging a debt cycle - even that is debatable.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It literally is determined by who wields the weapon. That should scare you.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would give the fed the ability to act faster, if that is what you want. But faster is not always better and a fast reaction is typically based on emotions.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It wouldn't. It would make it easier to make price controls, determine what people could spend their money on, and bar you from participating in other markets.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Scarcity is a form of value. CBDC would allow the fed control over the whole money supply, which is not good in my opinion.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

What happens when the federal government just decides to absorb the federal reserve and the whole system is completely centralized. Seems pretty fucking stupid????

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Haven't given it much thought. It would seem smart because not everyone has access to digital wallet. What happens if there is a tornado in an area, what happens if the internet goes out from ice storms?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I believe people would do more business with the US if it guaranteed sovereignty for its positions to participate in the free market.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

You would impede personal freedom of citizens. Someone doesn't like government you could cut them off. Currency should be held in hand not through you.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Not in current form. Traditional currency is the best way to issue currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. If there is "wrong think" you could cut off that person or group. This is Orwellian and dumb.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would likely lead to higher prices. If you can inject or remove the currency from the people that is reminiscent of the Soviet system. Anything that can be politicized is bad. This can be politicized.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It's truly an unknown. However, given governments penchant for spending more I suspect you would flood the market with digital dollars rendering them worthless... Like a continental during revolution or greenback during civil war. It's just a bad idea.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Digital dollars would render banking unnecessary. While ditching banks is a great idea it is not a great idea to eliminate all competition in favor of a central bank, ie 1 bank the Fed, as your only option is right out of the Soviet system. Come on...

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it. It's bad.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Getting rid of cash is simply a form of control, you know this which is why you want it. Freedom means not having you know every transaction I make or tracking everything and doing God knows what with the data. Why not give me control over your bank account, see how you like it.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

The SWIFT system is adequate. It could be upgraded, but you don't need a cbdc at all.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

It shouldn't. WE ARE the reserve currency, they do what we want. Be a leader. The fact China wants this is all the reasons in the world to not go forward.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

No.

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

It can't, that, I assume, is the point. What you'll end up doing is driving illicit trade to other crypto or gold/silver/art other tangible items.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

It'll get hacked. Everything gets hacked. Not rocket science here people.

14. *Should a CBDC be legal tender?*

NO, NEVER. Worst idea ever.

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

No, it shouldn't exist at all.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No, shouldn't exist.

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

None, it shouldn't exist.

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Yes, but shouldn't exist

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

No

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

Stick to bank transfers, SWIFT.

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Unknown

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Don't do this. It's bad news.

Name or Organization

Jeremie

Industry

Individual

Country

Canada

State

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk of destroying what remains of the United States by centralizing the universal commodity that is the dollar

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

By stopping to intervene in the markets

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If someone wants financial inclusion, he/she finds a job or apply for welfare. You don't need put your hands in every jar. Forget about inclusion. Will you cook my dinner too?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Shouldn't have these goals in the first place. You're a bank. Keep the money and book it.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. Centralization had never been the solution on a broad scale: quite the opposite

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

That you ask the question says that you should stay away.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Refer to answer #6

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Negligible. Have a cdbc between banks

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Are you 5?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

By staying away from CBDC and further about the eutopian dream

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Impossible. Privacy and anonymity are the same.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Don't you see it's unnecessarily risky

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It shouldn't exist in the first place

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

See, crossing the line already and it's not even started

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. Nobody should be in contact with them

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. No online or offline capabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. It should be designed to be put in a museum to show how centralization in the US almost went too far

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

You are so unprepared

21. How might future technological innovations affect design and policy choices related to CBDC?

Let your imagination run

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Just stay away

Name or Organization

Michael Hunt

Industry

Individual

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Do not do this. Our money is already hanging by a thread and giving total control would be the nail in the coffin.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No, don't do it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes by including crony capitalism

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

When have they done that?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Basically make a hunger games scenario.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

See above #5

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Bitcoin

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Why would this even be a problem? You are making shit up now.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

If your friends jumped off the Brooklyn bridge would you?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't do it?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Haha.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No it shouldn't exist

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Jesus Christ we are screwed.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Are these to create the jobs for your slow nephews? Don't do it.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

This is called gold.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Fuck it. Just print Amazon bucks and get it over with.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Why?

21. How might future technological innovations affect design and policy choices related to CBDC?

Let me get out my Crystal ball.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes not doing it

Name or Organization

Brian O'Connell

Industry

Individual

Country

United States of America

State

Maine

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The potential for abuse is down right incredible. For inclusion and exclusion of people or groups of peoples, small businesses, large corporations and any others. Massive control of day to day life.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative effects all around. No way to control the gate keepers. Corruptions or forced to do and spend only on what is allowed. Loss of financial freedoms.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The policies thus far have taken more from the value of the dollar. The past has shown this to be. Employment and price stability would be negative effect as well, price controls are only a temporary fix to an inflationary problem.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The negative effects of being able to choose banks and monetary financial instruments of a personal choice will not longer be an option. None of this can or should be controlled in this manner. The risk of corrup government or a small group of people thinking they know what is better than the individual. Past provides the proof of this.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Choices, people have them. This would eliminate the choices people can make and have been making.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There is no benefit to a central bank digital currency for the people. The control this would place on the people and what they can and cannot do would be to high of a cost. Not a monetary cost but a lack of freedoms.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

The real question is "should the central bank money even exist?" The long term cost of the central bank has cost the people of this nation much in the way of purchasing power already.

We have cash and we use our debit cards. CBDC have push button controls or could so no.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The people of the world can decide, and frankly have been making this choice with other forms of cryptocurrencies that are not controlled.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

This is currently done with exchange rates with cash and the credit systems. The real money we use should not be influenced by other nations, this is a failure to understand that we live our lives and do our thing. They live their lives and do their thing. You want a mode to settle country to country debit? Gold has done this for thousands of years. Not a barbarous relic after all.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Time and approval. How much time will this take? Will it be put to a national vote or just imposed?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Not a new word for some however Metadata. Again too much information and to have on an individual and their freedoms. This will be abused. This has and still is being abused to this day.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cyber risk, if it is hacked everyone is in trouble. You say we will mitigate the risk and it will be protected. Not so. That is not even done for critical infrastructure here in the United States today. So no it will not be avoided.

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Chris

Industry

Trade Organization

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Benefits: You can't trust banks.

https://en.m.wikipedia.org/wiki/List_of_largest_U.S._bank_failures Risks: We can't trust government. The left and right is too extreme. I'd rather depend on a decentralized system that can't be manipulated.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Decentralized

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes if done right. Create a level playing ground that prevents less opportunity for the rich to take advantage of the poor. What kind of pretentious use of pseudointellectual words are you going for? There are too many acronyms being used already.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't have an answer for that. Just keep it level. Don't give advantages/disadvantages to anyone. Don't let it be manipulated (unlike our current system).

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Level. Neutral. Americans don't trust each other. The people who succeed do so by taking advantage of other Americans. It's dog eat dog.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will hurt the institutions and banks who take advantage of poor people. JP Morgan will spend a lot of lobbying money persuading people otherwise. It will hurt those who take advantage (Wells Fargo, Shore Bank, First Community Bank, Etc.) It may hurt the economy short term, but it will be better in the long run. CEO tax cheaters will be always finding away to avoid paying taxes.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Tools? Public access to the internet. It should be public as much as schools, roads, mail, military, libraries, social security and so much more; YET I have to go to a church to vote in my district. That should be in violation of the 14th amendment.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

You'll need to ween people off fiat. It's not an overnight process. It will take a decade or more. Older people are resistant to change.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Let them adapt. That's their own problem. Other countries are already ahead of the USA in digital currency.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It all depends. Is it possible for the type of currency to be manipulated? If Russia starts its own currency, I would be skeptical. BE TRANSPARENT. Not many people I know trust the government.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Look into crypto whales. JP Morgan is manipulating the crypto market. Don't let that happen. Don't let it be manipulated. People inflate the value of their companies and cook the books. Hire a trustworthy code monkey. I don't have a complete answer.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Every time I file taxes, I receive countless fraud calls from India. It has to stop. Scammers have found so many ways to steal identity. Interstate technology other than social security numbers and date of birth. It's 2022. Fingerprints, retina scans, saliva samples, stool samples, personal hygiene scents. Figure it out. People are getting robbed from scammers.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Use Bitcoin coding as an example. Use that blockchain technology. Hire some math nerds and code monkeys,

14. Should a CBDC be legal tender?

Sure. Who goes uses paper money? Banks control everything now.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. What kind of question is that? Is the federal government going to be a lender like a bank? NO!

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Are you trying to get Jeff Bezos, Elon Musk and Donald Trump to pay taxes?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Every person should act as their own bank. We already have FDIC banks scamming struggling Americans with overdraft fees. I don't trust banks as much as the government. But have to deal with both.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

If it's offline, provide a hardware solution (memory cards or even digital punch cards on paper) or use QR codes that can be used at a later time. I programmed jacquard textile looms with paper punch cards back in the 90s. It can't be that hard.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Just about everyone has an iPhone or android. 3rd world economies in Africa have already adapted. America invented the technology everyone uses around the world and we are

holding ourselves back.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Create 3rd party integration like how web browsers use plugins. Don't trust Facebook. They make money by keeping people outraged about politics.

21. How might future technological innovations affect design and policy choices related to CBDC?

I'll buy a jet pack for the right price with digital currency.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Keep it level. Don't give an advantage to anyone. I would trust crypto over a (CBDC) currency created in age of political extremism and bipolarization. Americans can't trust the news or the government. People who believe in nonsense antivaxxer conspiracy theories don't trust fact checkers. Anyone who has a social media account gets catfished. Whenever I answer my phone from an unknown caller, it's usually a scammer from India. Thanks for my input. It would be awesome if I'm actually heard.

Name or Organization

GenBloq

Industry

Technology Company

Country

United States of America

State

Arizona

Email

Todd.Taylor@genbloq.com

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The US government needs to get out of the business of managing, manipulating, monitoring and messing up the money supply. What risks? Allowing such an unstable organization to have even more granular control over transactions, deposits, transactions,...is a recipe for disaster. Why in the world would anyone want such an entity to have ever expanding control like this? I'm a technologist and a professor of business and technology as well as a software developer. I've built a stable coin already. I know how easy it is to create a digital currency and how easy it is to use these digital currencies.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Get the US Government out of the money business. We don't need a big brother caretaker. Put a flat tax in place on consumption and let the free market roll. Digital currencies are great and prove that we don't need a central authority as a bank or guarantor of transactions. "Get out of the way!"..is my message to you.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Here you go with the..."not everyone has a smart phone argument" or "not everyone has a computer argument". Weak. Let the free market run. We have plenty of capital assets in the world today that can be collateralized, digitized and loaned against to create the funds needed to run our economy. We don't need you Fed, Central Bank....Do you hear this? We don't need you. You are messing things up by even existing.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The fed, central bank and US government are the entities that cause the inflationary situation that we are in today. The artificial measures, stimulus and money printing are the cause of our economic problems today. Get out of the money management and tax collection business!

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Would continue to negatively affect and give the government unprecedented and unnecessary control of the populace. I know this is what you want. No, No, No.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes. Duh. Don't be self serving, power hungry idiots. No. We don't need a CBDC.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Let digital currencies take the place of our current, antiquated system. Let the free market govern it. Get the fed and central bank out.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Let digital payment systems fill the void. It will, very quickly.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Digital currencies, not run by a central bank or federal government, do this very well.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The EU will issue a CBDC. China obviously will (given their control lust). The US better not.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Let the free market run. Intervention, stimulus...these cause our problems.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

People need to be more proactive about their own privacy and take more control of their own data. It's the entire premise of Web 3.0. Using public, private keys, encryption...these are the tools everyone will become comfortable using so INDIVIDUALS can manage their own data and privacy and not become dependent upon a corrupt, self-interested central authority to do it for them. You central bank and fed folks need to get out of the way.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Will open us up to increased attack surfaces.

14. Should a CBDC be legal tender?

No. Absolutely not.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. We don't want a CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. We don't want or need a CBDC or a fed or central bank.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None. We don't want a CBDC.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. We don't want or need a CBDC or a fed or central Bank

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. We don't want or need a CBDC or a fed or central Bank.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

We don't want or need a CBDC or a fed or central bank. Digital currencies can already manage this. Get out of the way!!!

21. How might future technological innovations affect design and policy choices related to CBDC?

Digital currencies are already becoming so easy to use. We need to phase out the USD, phase out the Fed and phase out the central bank. Flat tax to cover basic federal and state expenses. Leave the rest to the people and the free market. It really is that easy, but we know you control freaks will do everything you can to make this happen so you can gain greater control over the people...all with the excuse and guise of a "benevolent big brother". It's a sad state of affairs when this much power grabbing is tolerated.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes. We don't want or need a CBDC or a fed or central bank.

Name or Organization

Siyu Koswatta

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Instead of considering CBDC as a risk to monetary policy, I believe it will actually make it more effective. Instead of having to rely on QE and trickle-down policy that has failed and led to tremendous increase in inequality, with CBDC you'll be able to inject stimulus directly to household bank accounts thus spurring demand & growth. It's past-time we have a technology to pursue bottom-up monetary policy.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Some of the benefits might have been achieved thru effective fiscal policy, but as everyone knows the congress (and the US politics) are broken. So, those goals could be more effectively achieved by the FED instead.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Big YES. Please get every american included with a FED digital account.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

See my response to (1) above. Under economic stress, you may give every American "x" amount of CBDC, but let it become active only y% every month. That way, you give people more certainty while controlling release rate (e.g. \$10000 CBDC added to account but \$500/month become activated).

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Neutral

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Most of financial sector has become "rent seekers". Why should American businesses pay exorbitant commissions to credit card companies. CBDC will improve efficiency in the financial system.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

big YES

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

crypto will become more widespread

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

World will move forward with us or without us. So better lead than follow

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

14. *Should a CBDC be legal tender?*

Yes

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

FED funds rate

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

Definitely not big tech. If you need intermediaries, use community banks

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

Yes, can download some CBDC to your local wallet (e.g. phone) and transact with near-field-communication or similar technology. If each CBDC has a unique id, it could be verified by the receiver if they have online connection real time.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Yes, see response to 18

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

transfer will be recorded in the digital ledger at the FED so don't see a problem with that

21. *How might future technological innovations affect design and policy choices related to CBDC?*

Can the FED blockchain (that has CBDC coin) also allow for smart-contracts, like in Ethereum blockchain?

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Possibility to include smart-contracts in the FED blockchain

Name or Organization

Jon peek

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

No benefits just terrible terrible results, hell no!!!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative Negative Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No it will not

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative it will make things worse!!!!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No it will not

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

No potential benefits just negative things will come of this stupid process no

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It won't

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No hell no

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No don't do it just dum as hell

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

There will be no dam privacy with the government no rights no transparency no justice no pice

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

What good will it be when the government is so corrupt that they can just give themselves more Cbdc credits???????

14. Should a CBDC be legal tender?

HELLLLLLLLLLLLLLL NOOOOOOOOOOO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No it should not be done at all it dum as hell!!!!

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No it shouldn't be done at all

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Nun at all

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

No

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No kill this dum ass idea and let the free-market be free this will kill jobs and make it possible for a monster to take advantage of this opportunity and size power!!!!!!!!

Name or Organization

Industry

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

bad question

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

bad question

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

yes, negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

bad question

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

yes, you having control will lead to ruin

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

cash

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

loaded question, stop phasing out cash

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

in a better, healthier, way

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

it shouldn't, you shouldn't do so

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

bad question

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

loaded question

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

it cannot

14. Should a CBDC be legal tender?

never

15. Should a CBDC pay interest? If so, why and how? If not, why not?

no, CBDC should never exist

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

no, CBDC should never exist

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

none, CBDC should never exist

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

no, CBDC should never exist

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

no, CBDC should never exist

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

none, CBDC should never exist

21. How might future technological innovations affect design and policy choices related to CBDC?

They shouldn't, because CBDC should never exist, but maybe they could potentially save the world from the design and policy choices related to CBDC.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes, actually, you should consider never considering CBDC again; actually, go a step beyond, do us all a favour and dissolve the Federal Reserve while you're at it. :)

Name or Organization

Industry

Country

United States of America

State

Utah

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I strongly oppose a CBDC. This offers too much power to the issuers and the government in controlling how we spend and use our money. The ability to control where the CBDC is spent, whom is allowed to spend it, and tightly monitor it's usage is a complete recipe for tyranny, dictatorship, and a loss of freedom and liberty.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

By not creating it, and not bypassing the banking system.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. This is a bad idea and I never would support a CBDC.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I disagree with monetary policy because it creates an artificial and unnatural economy.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The effect would be negative because there will be too much power given to the issuer. This leaves an invitation for further corruption that is not welcome.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC is too centralized to affect the financial sector in a positive way.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

A tool to be considered is abandoning adoption of a CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

This already exists. Digital dollars. If paper cash went away tomorrow it would have little effect. If dollars stopped being used altogether it would not matter either. There are other forms of money like Bitcoin, metals, trades, etc that are all more valuable, less corrupted, less inflation prone, and less invasive forms of payment. Stop printing money, let the economic pain come and correct the wrongs, and let America become strong again which can only come from a strong middle class.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Electronic currency conversion services for cross border. For domestic, there only needs be payment systems like Zelle, PayPal, Venmo, etc which already exist and provide acceptable solutions.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should not influence it at all. Let them be the guinea pigs that experiment and find the solution that it ends badly.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Abandon a CBDC.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

A CBDC can not provide privacy. It's design is an enemy to liberty and freedom.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A fully digital currency will always be too risky, especially under one organizations control where power is not decentralized. Not being decentralized also creates a target by those looking to do harm on a large scale.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No because a CBDC should not be adopted.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, because it should not be adopted, and there is and should not be a limit to dollars held either.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The only organizations that should exist for a CBDC are organizations who's purpose is to prevent a CBDC from existing.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Digital dollars already have offline capabilities. This is what makes the dollar versatile and fine for today's and future use.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, it should not exist.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No. This ability already exists and private capitalism has solved these problems better than a CBDC ever would.

21. How might future technological innovations affect design and policy choices related to CBDC?

The future will show that CBDC's lead to societal unrest from a loss of freedom or liberty that will lead to it's abandonment if it is ever implemented in the United States.

22. Are there additional design principles that should be considered? Are there tradeoffs

around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There is no benefit worth the risks.

Name or Organization

Sue Martinez

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The benefit of the freedom to do as we, the citizenry, wish with our money.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Certain businesses will not be allowed to receive \$ from CBDC, eliminating jobs.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

\$1000/mo offers NO financial stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash is declining or should I say dying. Payments are important but not controlled payments.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity?

and facilitating illicit financial activity?

Assign a pseudonym to each consumer. I'll be Mini Mouse.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Not exclusively.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes! \$1000/mo is poverty level.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. And consumers should still have freedom.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, some people are not computer literate.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

It remains to be seen.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

It should be simple and user friendly.

Name or Organization

Trevor Guay

Industry

Individual

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I do not consider any benefits capable of outweighing the risks of a CBDC so this is a moot point to me.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits are not worth the risk so it does not matter.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes it would affect financial inclusion in a negative way.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would allow total control of monetary policy and the people would suffer if they were not in a favored group.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

it would allow the government to provide temporary assistance to certain groups of people but would create a larger group of people that rely on government assistance. this is not something vast majority of the people want.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

yes it would allow the government to bypass the individual banks creating one national bank which would have too much power. again it would create one bank which could control and add or subtract funds as it sees fit which is not something that I want.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

one tool would be to not implement a CBDC and go back to a gold standard or some other commodity that actually has value. Yes the tool i suggested would eliminate a CBDC entirely.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage will decline due to electronic payments. while the speed of transfer is a benefit it does not outweigh the risks of total control of money supply by one entity.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I do not know enough about this issue to comment on it.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The USA can stand on its own if it chooses to do so. The USA should stand on its own with the power of the people that live in it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Again the best way to mitigate the CLEAR and most dangerous risk I see, which is total control of money supply by one entity is to not move forward with a CBDC.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Illicit financial activity is a problem. However it is not as much a problem as a CBDC is.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

by eliminating the CBDC from moving forward.

14. Should a CBDC be legal tender?

NO, it should not exist.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO, it should not exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO, it should not exist.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

NONE, it should not exist.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

NO, it should not exist.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

NO, it should not exist.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

it should not at all, it should not exist.

21. How might future technological innovations affect design and policy choices related to CBDC?

Moot point. It should not be created.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I feel that my message has been conveyed through my comments. If anyone cares to read this and still has any questions about my comments you are free to call me and discuss. my phone number is

Name or Organization

Joseph Smith

Industry

Individual

Country

United States of America

State

Indiana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A US CBDC would simply represent the centralization of the financial system, completely antithetical to the purpose and use-cases of digital currency. This, coupled with the current legal battle raging between the SEC and Ripple Labs, simply reinforces that stain currently wiped across the entire federal government of the United States. Further centralization and governmental control is not the appropriate solution to centralization and government caused crises.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

All of the benefits are already accomplished and have been operational for the past decade. There is no need for this blatant grab at individual consumer's financial data, which is already under absurd scrutiny from the federal state.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Anyone can open a Bitcoin wallet. Today. Free of charge.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

US Federal Reserve monetary policy and federal intervention has caused the current inflation and unemployment crises. Just stop interfering.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negatively, and we have 100 years of evidential history to support my hypothesis.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes. We have 100 years of evidential history to support this sentiment.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Removal of this topic from conversation and dissolution of the US Federal Reserve.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It's already declining, and Bitcoin and other cryptocurrencies are already fulfilling this gap in the marketplace.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Away from the currently centralized systems that we have operational today. Solutions like XRP, Bitcoin, and plethora of others are already forcing this transition. That's the only reason this topic is coming up for discussion.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't create it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Bitcoin fixes this.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Centralization of command provides a single point of impact necessary to crumble the entire system. Much like the US federal government and the national debt.

14. Should a CBDC be legal tender?

No, it should not be created.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should not be created.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

It should not be created.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

There isn't a need for intermediaries if there isn't a CBDC.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It shouldn't be created.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

It shouldn't be designed.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It shouldn't be designed.

21. How might future technological innovations affect design and policy choices related to CBDC?

Technological innovation in the private sector will always outpace a centralized body. This is why America thrived during the technological revolution of the 90s and the USSR dissolved.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Creating a CBDC would be nothing more than a financial data grab, in perpetuity, by this pseudo-private/public bank. It's blatantly obvious what this action entails. Centralization has

not helped the United States, it has only hurt. The creation of the Federal Reserve in the middle of the night on Jekyll Island, facilitated by our worst President Woodrow Wilson, was the single point of failure that will be pointed to in the future after the US has further declined and historians ask 'why?' Stop this now, turn back.

Name or Organization

David Scigliano

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I think CBDC would be great for stabilizing our economy moving forward. If we need to stimulate the economy, the Fed could target where the money goes vs " Helicopter" money causing a rise with inflation.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I think CBDC is the future for a World Economy.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Inclusion would prevent financial collapse at the bank levels.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

As I said earlier, the Fed could target stimulus vs Helicopter money.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would be positive.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Stablecoins would transfer over to CBDC, no big deal. Other digital coins are not backed by anything and could cause a financial disaster moving forward.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes it would

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Well, that is why people use Bitcoin, but that is not a great solution, too much financial risk on speculation.

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

Money could easily be transferred and still tied to the dollar....

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

You would have to have a back up system if there was a major computer crash.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I don't need to hide what I do with my money. If anything, CBDC would limit the exchange of money for illegal activities.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cyber risk will always be a concern, need to have a good sound back up system.

14. Should a CBDC be legal tender?

Yes it should

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, interest should be based on the economic conditions of the financial system.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Independent.....

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I don't know how you could do offline capabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

It is going to be based on the business at hand.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

I think the technology is already there.....

21. How might future technological innovations affect design and policy choices related to CBDC?

We are always advancing, so hopefully in a positive way.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Nope.....

Name or Organization

Stephanie Holmes

Industry

Individual

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The risk is monitoring expenditures, the risk is having one or few institutions as a bank and having a monopoly. The risk is losing the "hometown" understanding for lending and saving. Having the ability for one agency to monitor and control spending is unconstitutional surveillance

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Complete anonymity would need to be maintained as with crypto. CBDC would not guarantee anonymity and may foster a system of financial control over the citizens of USA

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDC would do nothing to improve financial inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It is wrong to have the ability to encourage or discourage spending on particular items. CBDC would do nothing for maximum employment. The question as posed would eliminate our free market system and is counter to our way of life.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC would have a negative effect on financial stability since the account is only numbers and people would not realize that the numbers mean anything. It would increase poverty due to lack of understanding and not having a physical item to exchange for a product.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Getting a mortgage or another loan would be more difficult since everyone is now a number instead of a person. Local banks would disappear, and it would hinder people from investing because they wouldn't have contact with a real person.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only way to mitigate any adverse impact of a CBDC is to not have a CBDV

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

There will always be a need to cash. Small stores and other person to person transactions need cash. That is unless, you want us to go back to a barter system.

9. *How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?*

People would use existing cryptocurrency.

10. *How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?*

Why should it. China uses CBDC and controls their population by adding and removing funds from accounts. Is that what you want to do? Don't think so.

11. *Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?*

12. *How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?*

That's the problem, only a few agencies have access to consumer information. Why should the government have access to all of a consumers purchases. Illicit financial activities would not be using CBDC.

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*

Accounts get hacked now, CBDC accounts would get hacked also. Now, there is nothing left because you don't have cash.

14. *Should a CBDC be legal tender?*

I have a debit card, why should a CBDC be legal tender, why do we really need it at all

15. *Should a CBDC pay interest? If so, why and how? If not, why not?*

Yes, if you want it to replace a bank account, then it should act like a bank account.

16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*

No

17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*

The existing bank would serve as intermediaries. You should be able to get cash with your CBDC, not all places take debit cards, nor do they want to pay the fees to do so. Same with CBDC, small stores, local flea markets, garage sales don't take debit. The role would be the same as now

18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*

It should if it is going to be of any use. How that happens is for you to figure out.

19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*

Let me go to a bank and get cash, or send me a card to use like I would a debit card

20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*

I believe Blockchain does that

21. *How might future technological innovations affect design and policy choices related to CBDC?*

22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential*

benefits of a CBDC?

There isn't a benefit to a CBDC except that the Fed can print more money with a push of a button. Printing more money leads to inflation and a poor economy. A CBDC is not going to cure the current economy, only better policies and allowing businesses to fail. Our Fiat currency is collapsing and a CBDC is not going to help that.

Name or Organization

Ben Wilson

Industry

Individual

Country

United States of America

State

New Hampshire

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC would accelerate our path into a dystopian future, inevitably it would lead to nationalization of the banking system and abuse of the programmable money aspect and metadata collection. If not now, in the future. The amount of power this gives the federal reserve is too great a risk. In addition, it is my opinion that a CBDC is unconstitutional in the spirit of the law.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Let private industry continue to solve the problems, support stablecoins.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I don't think it will help the unbanked at all because the same barriers exist as the traditional banking system.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Easily allow for negative rates and further dig this nation into debt.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I think the paper outlined it well that people would make runs on the bank in crisis.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Most mitigation techniques employed by the federal reserve are can-kicking in nature, burdened by the next generation(s).

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes!

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It's already here, private industry has solved it an expanding. Look at Strike company headed by Jack Mallers.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

A CBDC should be as anonymous as cash, the federal reserve's current offering. Why the need to increase surveillance?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, this would make traditional banks obsolete and effectively create individual accounts at the federal reserve, which is illegal.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

Private industry is already decades ahead, the ability for the federal reserve to quickly adapt to changing circumstances is very very low.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Laurie Smith

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This answer will apply to all following questions. We are supposed to be a free people. Take your totalitarian bull shit elsewhere and go fuck yourself.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. *How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?*
 14. *Should a CBDC be legal tender?*
 15. *Should a CBDC pay interest? If so, why and how? If not, why not?*
 16. *Should the amount of CBDC held by a single end-user be subject to quantity limits?*
 17. *What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?*
 18. *Should a CBDC have "offline" capabilities? If so, how might that be achieved?*
 19. *Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?*
 20. *How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?*
 21. *How might future technological innovations affect design and policy choices related to CBDC?*
 22. *Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*
-

Name or Organization

Industry

Individual

Country

United States of America

State

Missouri

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The fact that this is the absolute worst thing a government can do when they put us in this debt.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, BY NOT DOING THIS. So don't do it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes it would effect financial inclusion and it would be a negative effect.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Anything the federal government does is never good. I would advise to have less government in anything in the U.S.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

There is no stability in a cashless society.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I hate any stablecoins or other nonbank money.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Stopping the government from overspending.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It won't decline if I am able to stop it. I still see value in cash. How will I ever support someone on the side of the road hanging up a sign needing food. Should I just had them a debit card and a code?! This is stupid and arrogant.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They shouldn't evolve unless you hate people this much. No one benefits from a cashless society, except communists and socialists.

10. How should decisions by other large economy nations to issue CBDCs influence the

Name or Organization

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Industry

Technology Company

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United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Total lack of trust in the Fed or the US Govt with information that may would be used in a weaponized fashion

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The ONLY answer is decentralization from banks and the Fed

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative because people don't trust the Fed and the majority of Americans don't know enough about the topic to give feedback thru this questionnaire. The Fed knows this because ultimately it's run by a bunch of corporate communists that are rich, white racists

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Well considering the end goal is a CCP like system, I'm assuming it would be effective in surveillance of US citizens

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative because half of the country, at least, would need to reject this

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes and I don't know

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The tool of letting go of this disaster called CBDC

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I don't know but most people would rather go decentralized since the Fed is corrupt and incompetent

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

None - there should be little consideration as we are our own country

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

We would have ZERO privacy with CBDC as it is a control system

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

I trust the US government and the Fed less than cyber hackers

14. Should a CBDC be legal tender?

NO!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO! We don't live under the CCP and this should be considered an affront to any truly free person

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

I don't know

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

If it can have offline capabilities 100% of the time That it is basically non-existent, that would be ideal

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No - it shouldn't exist at all

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No - it shouldn't exist at all

21. How might future technological innovations affect design and policy choices related to CBDC?

That's irrelevant because CBDC is unacceptable to free citizens

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yeah - forget about CBDC entirely...forever

Name or Organization

Industry

Academia

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risks: Breach of Constitutional Privacy - With this digital currency the government would be able to usurp freedoms without the knowledge/consent of the public. Hacking - the best E-Hackers and cybersecurity personnel don't work for the government. They work in the private sector. It is naive to think, given the governments track record, that it could ever be trusted to secure such an asset. Run on financial institutions - this one is nearly self explanatory. Easier movement internationally- this would provide a means to easily send funds overseas and thus remove money from our economy more easily. Government over reach - this far exceeds the mandate of the government - Life, liberty and the pursuit of happiness. The TLDR takeaway is - you're not capable, competent or innovative enough with enough speed to do such a thing.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

N/A

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

This is a non-topic. Anyone can get a bank account in the us. They don't need easy bank accounts. They need infrastructure and investment in impoverished communities.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't think this helps in any way to affect those goals.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Clearly my view is net negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely. We would begin to treat it as a second currency. Businesses could stop taking USD and say I only want CBDC. Further, it can be so easily faked. I would never trust it's value.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Non-implementation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Find a way to circulate cash. Solve problems and stop avoiding them.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They would be semi-difficult, as they should be.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We should not concern ourselves with decisions of other nations. That makes no sense. They are not our peers. We shouldn't think that way.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Now we're just back to currency.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

We already have credit cards

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Dr. Jonathan Levy

Industry

Academia

Country

United States of America

State

Vermont

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The entire process of a "blockchain" is based upon the work Satoshi Nakamoto, a mythical person. A process and premise based on a myth is not a prudent process. There are many things we do not know about blockchain. The blockchain while supposedly unalterable is subject to all manner of distortions such as coinjoins and other input and output issues.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A digital currency already exists; it is simply funds on a ledger. However, once that ledger becomes an open ledger, it is no longer 100% safe. A public ledger is no more desirable than a bearer bond. A CBDC for interbank use however could prove useful if the ledger was audited on a daily basis.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Given the penetration of smart phones and the continued availability of cash; it is unclear what demographic would suffer?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A CBDC runs the risk of being seen as something of less value than fiat currency. Not less value in terms of monetary worth but something abstract that the average consumer is more likely to spend freely. If the consumer views CBDC as something abstract, they may be more likely to incur debt and less likely to save.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Digital currency is a new development but if we look at the cryptocurrency data; it is highly unstable. A CBDC backed by dollars seems stable but there is no guarantee it will retain value. Thus we may have a two tiered system similar to devalued "greenbacks" during the 19th Century versus gold and silver.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC would be a stablecoin backed by the FRB. Thus far more stable than private stable coins which are only as good as their audits. However, the CBDC runs the risk of destabilizing the banking sector if introduced too quickly.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Daily audit of the CBDC ledger and blockchain would mitigate the chance of irregularities. Further allowing consumers direct access to CBDC may be counterproductive.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage will decline because there are alternative products that are more convenient. If CBDC is more convenient than cash or existing methods such as debit and credit cards than there is a use for it, if not, it should not be a consumer product but a central banking tool.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The existing SWIFT system simply requires an overhaul to more accessible and less costly. However credit and debit cards (electronic cash) surely can provide the same services for smaller transactions.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The EU digital currency is a long way off. The Chinese digital currency is also unlikely to pose a threat since China is unwilling to surrender any monetary control or float the Yuan.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes, there is no one regulatory or law enforcement agency with the tools to monitor CBDC. A new law enforcement agency should be established with emphasis on digital finance. FINCEN, DOJ, IRS, SEC, and CFTC do not coordinate their efforts.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It would actually make no sense to provide privacy; users of a CBDC must be willing to give up privacy for convenience.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cyber risks are unknowable. Therefore it is impossible to plan. CBDC therefore should be a minor initiative as the risks are too great.

14. Should a CBDC be legal tender?

No. Because CBDC cannot private; it should be option for vendors and users to accept.,

15. Should a CBDC pay interest? If so, why and how? If not, why not?

CBDC could have a staking aspect; this would surely make it more desirable.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes, no single end user should be able to accumulate enough CBDC to be able to influence the market or structure.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

CBDC should be rolled out first as a Federal Reserve interbank currency before being unleashed on consumers. Once any issues have been worked out, banks should be able to administer it should they choose to do and are willing to pay the associated.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, CBDC if properly documented could be reduced to a paper or any other form as the value reside on the network and not the indicia.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

This would require a complete overhaul of the retail system and should be left at the

discretion of banks and vendors willing to absorb the costs.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

This question should be left to the private sector.

21. How might future technological innovations affect design and policy choices related to CBDC?

The history of digital payments is less than 20 years, it is in its infancy, therefore it will change constantly.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

CBDC for now follow existing norms used for similar products.

Name or Organization

Dan Yoiung

Industry

Individual

Country

United States of America

State

Alaska

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Far too much control over our money to be given to the Federal Reserve.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No, there are no real benefits to the consumer if this is done.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It would be negative in all respects for the consumer. Only the Federal Reserve and Government would benefit.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Federal Reserve would have complete control of the peoples money, how is that a good thing?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Who cares, it is so bad in so many other ways.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

YES!!!! It is already bad enough how the Federal Reserve is in control of the markets but going digital gives you complete control. None

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash is not declining, it is being inflated by you. This is already causing massive inflation and your idea will make it easier to inflate.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

let the free market decide.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

it should not.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

it should not be done period. You ask these questions to shape opinion rather than asking if it should be done at all.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Ummm, maybe protect the border to keep drugs and human trafficking out and not refusing to arrest people if they steal \$999 or less. The people they stole from worked hard for their stuff.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

by not doing it!

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, because it should not be created to begin with.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, because it should not be created to begin with.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None, because it should not be created to begin with.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, because it should not be created to begin with.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No, because it should not be created to begin with.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

None, because it should not be created to begin with.

21. How might future technological innovations affect design and policy choices related to CBDC?

they shouldn't.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This should not be done

Name or Organization

Chance Haugen

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC allows for a surveillance state and threatens privacy. It also puts control too much control into the federal reserves hands.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes through a decentralized currency like bitcoin.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes it would be negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

We wouldn't be in the mess we're in now if it wasn't for the fed. We should still be backed by gold and we wouldn't have this inflation issue. Creating a cbdc doesn't solve this problem.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative just like our monetary policy is currently. It keeps the rich rich and the poor poor.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It would effect it negatively. It puts all control into the federal reserve and takes control away from the people.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The best tool would be to never use a cbdc.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. We have better decentralized options.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Xrp

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We ban their use in the United states.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Allow elected local boards oversee monetary policy.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It doesn't provide hardly any privacy.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Not if it is anything like the current system.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.....these questions are the exact reason a cbdc should never be established

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Small local banks and governments. No federal involvement.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

This is already being done by better currencies.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Ripple

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no cbdc benefits for the average American
