

Taguette highlights: commentary

Some, like Häring (2018), who are strongly pre-occupied with the privacy of payments and fear that internet retailers and state authorities use payments data to eventually curb the freedom of citizens, will not agree with this specific argument for CBDC.

Document: Bindseil - Tiered CBDC and the financial system.pdf **Tags:** commentary

The ECB's recent public consultation on the requirements of a digital euro shows that privacy was considered the most important feature, subject to restrictions to avoid illicit activities (ECB (2021)).

Document: CBDC - System design and interoperability .pdf **Tags:** commentary

A key feature of cash is that no centralised records of holdings or transactions exist. Some have argued that the main benefit a CBDC could bring would be some level of anonymity for electronic payments (Bech and Garratt (2017)).

Document: Cœuré et al. - 2020 - Central bank digital currency **Tags:** commentary

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anonymity would jeopardize financial integrity, so the PBOC's proposed solution aims to

keep the degree of anonymity within a controllable range by requiring the disclosure of

transaction data only to the central bank (Fan, 2020).

Document: wpiea2020104-print-pdf.pdf **Tags:** commentary