

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 its 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 Cardano. 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

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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?

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 assts.

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

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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?

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?

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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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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

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California

Email

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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?

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South Dakota

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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?

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?

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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?

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

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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Xrp

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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

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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?

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 Deduct 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 be able to financially reward or punish companies and individuals by adding or removing "money" from their account if 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?*
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

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.

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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?

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.

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CBDC is a bad idea.

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

CBDC is a bad idea.

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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.

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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

Rick A Barker

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

Individual

Country

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Pennsylvania

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 throughout 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 worst 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 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 govt 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? Its 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

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?

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.

Name or Organization

Aerial TranSport LLC

Industry

Other: Aviation

Country

United States of America

State

Missouri

Email

vanprayjr@gmail.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 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 if 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?
-

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 scam 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?*
 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

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 loose 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, CDDBC should be subseptible 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 resession!

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 cbbc 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 saloon 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?*
-

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?

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

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 dollar's 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. Identity 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?
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 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 make a cbdc.

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

Don't make 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?

Don't make a cbdc.

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?
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

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 cbdc 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 there 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 to much information and to have on an individual and there 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 always find a way 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 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 corrupts, 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 NOOOOOOOOOOOO

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 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 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

Who cares what they decide. We all can't travel to their countries to do anything anyway.

Let's see, how about privacy becoming null and void. This is the worst idea since Obamacare.

Let's start with not letting this happen.

We can't even prevent hackers. Why makes anyone in this government think they can protect us. They can't and they won't. Unless it lines their pockets.

[illegible]

No

Stupidity

Get big government out of it all!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

No

Let's start by stopping this idea of a cashless society.

How about you consider firing Pelosi and Schumer.

Vote for this by the people.

Fire everyone who thought of this notion.

Name or Organization

Jack Acorn

Industry

Technology Company

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?

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 be 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

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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?

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
