Name or Organization

Industry

Other: Manufacturing/Infrastructure

Country

United States of America

State

Nevada

Email

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

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

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

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

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

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

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

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

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

Yes.

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

Turning gas/oil measurements digital.

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

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

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

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

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

See question's above answer.

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

14. Should a CBDC be legal tender?

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

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

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

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

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

Tech/Infrastructure/Manufacturing/Applied Sciences…etc.

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

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

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

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

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

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

Name or Organization

Jonathan Marginson

Industry

Individual

Country

United States of America

State

Massachusetts

Email

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

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

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

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

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

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

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

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

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

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

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

The cons of the CBDC outweigh its pros.

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

The use of cash should not decline or be impeded.

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

The continued development of cryptocurrency, NFTs, etc.

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

It should not.

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

By not proceeding with them.

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

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

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

14. Should a CBDC be legal tender?

No.

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

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

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

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

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

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

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

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

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

Name or Organization

Jon Schubert

Industry

Other: Student

Country

United States of America

State

Illinois

Email

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

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

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

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

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

I believe it to be beneficial to inclusion

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

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

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

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

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

Issuance is easier to generate versus paper products.

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

FDIC insurance on deposits with digital currency

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

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

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

They will make their own CBDC variant regardless of Intermediation.

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

decision whether the United States should do so?

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

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

Just make it insurable

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

Transparency in blockchain transactions provides an advantage in anti-terrorism

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

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

14. Should a CBDC be legal tender?

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

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

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

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

No

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

SEC/IRS/FINRA to name three for regulation

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

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

Yes, via touchless payments with phones or cards

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

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

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

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

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

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

Name or Organization

Diego Bojorquez,

Industry

Individual

Country

Mexico

State

Email

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

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

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

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

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

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?

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

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

Name or Organization

Industry

Technology Company

Country

United States of America

State

California

Email

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?

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

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

U.S. Virgin Islands

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

bentley hollingsworth

Industry

Individual

Country

United States of America

State

Arkansas

Email

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

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

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

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

positive for inclusion

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

a CBDC would help facilitate both

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

i think it would be positive for stability

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

Yes

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

No Should not pay interest

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

No

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

Banks

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

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

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

Daran

Industry

Individual

Country

United States of America

State

Ohio

Email

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

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

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

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

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

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

Spencer S

Industry

Other:

Country

United States of America

State

Illinois

Email

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

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

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

No.

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

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

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

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

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

James Hughes

Industry

Individual

Country

United States of America

State

Arizona

Email

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Keep politics our of monetary policy.

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

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

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

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

14. Should a CBDC be legal tender?

Yes

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

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

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

No

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

Industry

Technology Company

Country

United States of America

State

California

Email

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

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

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

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

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

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

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

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

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

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

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

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

7. What tools could be 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 White Paper is the Reason why Bitcoin was created You can’t beat BTC

8. If cash usage declines, 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 White Paper is the Reason why Bitcoin was created You can’t beat BTC

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

Student

Industry

Academia

Country

United States of America

State

Texas

Email

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

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

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

N/A

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

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

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

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

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

Clearly my view is net negative.

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

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

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

Non-implementation.

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

NO

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

NO

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

NO

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

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

Now we're just back to currency.

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

We already have credit cards

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

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

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

Name or Organization

Mark Jackson

Industry

Individual

Country

United States of America

State

South Carolina

Email

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

Loss of liberty and freedom.

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

Back our currency with gold and silver.

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

Too much government control.

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

End the FED.

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

Negative.

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

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

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

Don't do it.

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

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

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

No reason to evolve.

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

You are not the United States.

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

Don’t do it.

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

It can’t.

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

Don’t care. Don’t want it.

14. Should a CBDC be legal tender?

No.

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

Don’t want a CBDC.

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

Don’t want a CBDC! You are illegitimate.

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

Too many questions.

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

Don’t want a CBDC.

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

Don’t want a CBDC.

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

Don’t want a CBDC.

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

End the Fed.

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

Do not try pulling this nonsense.

Name or Organization

Industry

Other: Legal

Country

United States of America

State

Illinois

Email

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

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

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

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

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

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

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

7. What tools could be 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?

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

14. Should a CBDC be legal tender?

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

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

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

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

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

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

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

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

Name or Organization

Private

Industry

Individual

Country

United States of America

State

Ohio

Email

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

Risks of CBDC are complete control of the American people.

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

End the central bank.

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

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

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

End the federal reserve.

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

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

No. No CBDC!

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

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

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

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

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

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

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

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

Name or Organization

Hollie bishop

Industry

Individual

Country

United States of America

State

Indiana

Email

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

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

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

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

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

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

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

Not sure

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

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

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

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

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

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

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

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

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

CBDC?

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

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

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

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

Not sure

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

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

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

I hear the system is very secure.

14. Should a CBDC be legal tender?

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

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

Accrue interest maybe. Not pay

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

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

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

Banks and seperate locations just for cbdc.

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

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

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

Yes. Be transferable to debit cards.

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

The technology already exists.

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

The future is now

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

Not sure

Name or Organization

Industry

Other: Middle Class getting ripped off by Wall Street

Country

United States of America

State

New York

Email

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

Dan Adams

Industry

Individual

Country

United States of America

State

Wisconsin

Email

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

ALGORAND

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

ALGORAND

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

ALGORAND

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

ALGORAND

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

ALGORAND

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

ALGORAND

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

AL

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

ALGORAND

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

ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

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ALGORAND

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

ALGORAND

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

ALGORAND

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

ALGORAND

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

ALGORAND

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

ALGORAND

Name or Organization

Industry

Individual

Country

United States of America

State

New York

Email

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

XRP-- WORLD Transfer of CBDC

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

NO

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

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

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

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

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

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

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

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

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

Name or Organization

Webster Yard

Industry

Other: Real estate

Country

United States of America

State

Massachusetts

Email

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

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

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

Direct citizen and corporate checking/savings accounts at the Fed

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

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

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

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

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

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

Depends on how much money banks make managing deposits

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

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

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

Eliminate cash. Everyone would have a guarenteed Fed account.

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

Unsure

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

None

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

The risk is not doing it and going all the way

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

Same as current banking

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

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

14. Should a CBDC be legal tender?

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

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

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

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

Nope.

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

Any bank or business that meets regulatory fuidelines

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

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

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

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

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

Probably

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

Ill check my crystal ball

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

Unsure

Name or Organization

Larry bieza

Industry

Technology Company

Country

United States of America

State

Minnesota

Email

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

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

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

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

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

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

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

Frictionless DC fulfills both of those goals

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

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

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

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

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

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

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

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

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

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

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

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

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

A well designed centralized blockchain should suffice.

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

A centralized blockchain would be completely traceable, correct?

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

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

14. Should a CBDC be legal tender?

Yes

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

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

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

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

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

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

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

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

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

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

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

I'll leave that to smarter people

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

Eveole, just as we do now.

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

None come to mind

Name or Organization

Lucas Vincent

Industry

Individual

Country

United States of America

State

Arizona

Email

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

Never.

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

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

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

If it were to happen, yes. Absolutely.

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

Haywood Jabloemee

Industry

Country

United States of America

State

Florida

Email

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

Subham Saha

Industry

Individual

Country

India

State

Email

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

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

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

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

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?

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

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

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

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

Name or Organization

Kent Doades

Industry

Individual

Country

United States of America

State

Indiana

Email

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

The most idiotic idea I've ever heard

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

NO

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

It can't. Negative

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

It cannot be done successfully by government

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

Negative

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

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

8. If cash usage declines, 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?

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

Name or Organization

Laura Lee

Industry

Country

United States of America

State

Iowa

Email

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

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

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

No.

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

Negative.

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

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

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

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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

Ryan Hanna

Industry

Bank, Small or Midsize

Country

United States of America

State

Wisconsin

Email

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

Yes

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

Nekita Gandy

Industry

Individual

Country

United States of America

State

Mississippi

Email

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

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

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

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

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

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

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

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

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

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

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

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

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

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

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

See above.

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

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

Name or Organization

Industry

Individual

Country

United States of America

State

Texas

Email

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

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

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

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

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

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

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

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

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

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

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

See previous.

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

n/a

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

central bank money that can be used widely for payments?

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

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

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

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

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

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

See previous

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

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

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

n/a

14. Should a CBDC be legal tender?

Categorically, no.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Name or Organization

chris

Industry

Country

United States of America

State

Wisconsin

Email

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

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

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

It's a scam!

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

NEGATIVE!

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

Please don't do it.

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

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

no!

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

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

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

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

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

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

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

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

Name or Organization

Industry

Academia

Country

United States of America

State

Texas

Email

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

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

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

N/A

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

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

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

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

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

Clearly my view is net negative.

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

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

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

Non-implementation.

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

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

NO

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

NO

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

NO

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

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

Now we're just back to currency.

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

We already have credit cards

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

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

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

Name or Organization

Sunset Cliffs Realty

Industry

Individual

Country

United States of America

State

California

Email

sunsetcliffsrealty@netzero.com

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

Do not want any digital currency

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

Do not want a digital currency

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

negative

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

I do not want a digital currency

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

Negative

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

Do the sector much harm

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

I do not want a digital currency

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

Keep paper currency

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

I do not want a digital currency

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

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

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

I do not want a digital currency

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

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

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

I do not want digital currency

14. Should a CBDC be legal tender?

NO

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

I do not want digital currency

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

I do not want digital currency

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

I do not want digital currency

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

I do not want digital currency

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

I do not want digital currency

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

I do not want digital currency

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

I do not want digital currency

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

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

Name or Organization

Harry Schnookz

Industry

Technology Company

Country

United States of America

State

Illinois

Email

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

Loss of freedom. Tyranny. Globalist control.

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

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

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

Yes. Negative.

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

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

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

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

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

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

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

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

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

Cash usage should not decline.

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

The way they are done now. Or by defi.

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

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

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

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

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

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

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

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

14. Should a CBDC be legal tender?

No

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

No

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

No

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

None. CBDC should not exist, ever.

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

No, see above.

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

No.

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

No.

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

No CBDC please

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

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

Name or Organization

mike oviatt

Industry

Other: Law enforcement

Country

United States of America

State

Utah

Email

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

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

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

Yeah don't do it.

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

Negative

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

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

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

Negative as whatever the US government touches the mess up

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

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

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

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

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

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

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

raised in this paper?

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

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

Look to Russia, Iran and North Korea

14. Should a CBDC be legal tender?

No No No No No

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

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

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

Yes

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

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

Yes you see what happens with Crypto users

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

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

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

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

Name or Organization

charles klass

Industry

Individual

Country

United States of America

State

Arizona

Email

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

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

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

cash

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

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

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

You suck at price stability goals. 110 years and a nickel doesnt go far anymore thanks to you. I think it would be nonsense

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

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

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

I hate the financial sector. Bunch of vampires

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

I don't care about the financial sector

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

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

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

Scamcoins

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

decision whether the United States should do so?

Yes but we should just have one global digital currency

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

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

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

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

This is going to be hacked

14. Should a CBDC be legal tender?

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

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

usury is a sin

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

I want to eliminate billionaires of all kinds

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

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

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

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

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

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

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

this is a dumb idea and will end badly for the global economy

21. How might future technological innovations affect design and policy choices related to CBDC?

Skynet is going to make everybody broke and we will all be enslaved since it will take over all the money supply

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Here's an idea, if it seems like it is out of dystopian fiction, don't do it

Name or Organization

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Just Has to Be Done, by giving it the Ol'e Heave Hoe, for getting the digital Age.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. --Heave Hoe"

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Positive, but it's Raining right now

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Well, it's a mind-thing, getting your mind to devlelop...it's kina the day-dreaming thing.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Super 1`....Positive. - it will be a Custom sounds Stereo that is going to save the day one car ...many gtrucks, etc. I understand, and one house. but the sound system will save the day maximum rout routing.l...

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No... One Benteley Bugatir...slugs bugs. no back... - one house Bomb, ie. sway w-plat's. Custom Sounds...and the Luky 7 Smoke Shop's

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Just Do It

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, LAn - and scream, your gonna anyway

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

?...dunno...open for Exclusion

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Just ICE.........it's an Amplifier...and their special

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No, perfect question perfect Anser.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I've....! It's part of THe run

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

'Great celbration

14. Should a CBDC be legal tender?

No -Orkin

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes Only Interest's...part D Thy'me.... THnaks

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes It...Ht. But Weight!

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

A Bank IT Engin. Of COurse

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, if Your IN The Zillion's Place... over 18+ it's Your Responsibillity To Be Up Above

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. Discourse...& IT SUCK"S

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The...whew Handshake

21. How might future technological innovations affect design and policy choices related to CBDC?

Highlighter Fluid Ring A Bell.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Yes. That Non I, will be school's CLosed... And All Affiniti... THanks Nick

---

Name or Organization

Industry

Trade Organization

Country

United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

hackers, political influence, marxism.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

stay with cash

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

negatie

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

worse. easier to control the people (but you already know and like this)

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

absolutely. complete dismantling of the financial system

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

none. maximal risk, minimal benefit.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

same as it has--credit/debit cards

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

shouldn't have any influence

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

none. too many risks

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

it absolutely cannot provide any privacy

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

it can't

14. Should a CBDC be legal tender?

absolutely not!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

no

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

no

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

private sector

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

yes

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

no

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Todd Bloom

Industry

Other: USA Citizen

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I do not wish for the Gov't to change anything that would change the use and acceptance of paper tender. Less Gov't involvement in any individuals rights to work and live without interference, tracking, monitoring and access without "Tech" is the goal and this does not meet any of those rights. In fact is backwards in those areas.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Support individuals rights to work and live without interference, tracking, monitoring and access without "Tech"

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative as this will drive even more gaps between individuals and take away rights.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I do not wish to have the Gov't have min input into the USA commerce other then to ensure cross boarder (States) commerce and fair practices including breaking down the very large corps.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Leave people alone and do not embrace tech world

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Of course, force individuals to use this tech and loose basic rights to leverage non tech methods.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keep support for cash

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

no

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

no idea

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Does not matter what others are doing, protect the individuals here in USA.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

no

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't that is the point. This will drive continued tech down the throats of the citizens and drive more tracking and monitoring ect....going backwards.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes, None

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

None

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

ROBERT KOCH

Industry

Individual

Country

United States of America

State

New York

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

BY CREATING A DOLLAR THAT IS BACKED BY GOLD.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

EXTREMELY NEGATIVE FOR INCLUSION.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC WOULD BE A HIGHLY DISRUPTIVE MECHANISM FOR BOTH EMPLOYMENT AND PRICE STABILITY ISSUES.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

NEGATIVE.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

IT WOULD CREATE HUGE MARKET DISRUPTIONS.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

YES.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Adam Walters

Industry

Individual

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that the issuance of a digital currency is a slippery slope that will eventually replace paper. This is very dangerous to our Republic as it poses significant privacy risk and hacking risk. Furthermore, there is a risk that China could hack our digital currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Continue the system as is. Private industry has invested in and implemented electronic payment systems that work well with our paper currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

We already have financial inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I do not believe it would help. The Federal Reserve should focus on maintaining a sound dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I believe the net effect would be negative for instability as it there would be significant technology risk and privacy risk.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Other:

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Don't do it. All it will do is ultimately cause more of a wealth disparity - but I assume that is your actual goal.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Don't do it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Don't do it.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Don't do it.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Don't do it.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Don't do it.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Don't do it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Don't do it.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Don't do it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don't do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Don't do it.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Don't do it.

14. Should a CBDC be legal tender?

Don't do it.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Don't do it.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Don't do it.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Don't do it.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Don't do it.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don't do it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Don't do it.

21. How might future technological innovations affect design and policy choices related to CBDC?

Don't do it.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Don't do it.

Name or Organization

James Ryckman

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One major risk with anything Digital is Cyber Security, how is one to protect their wealth, in the event of a Cyber attack on the financial system. Policy considerations, Privacy, and the issuer of the CBDC should not have the abilities to manipulate the person account in any way. Transparency, is another key factor, I do not mean transparency for every day American, I mean transparency on how the Tax payer money is being used. I say that if you are in a position that you can have direct influence on the populace, then your account should be open to the public. Example of this would be Physicians, Lawyers, Politicians, and anyone with a corporation where they can affect the populace. This would end lobbying, and also make these individuals accountable for their actions. Politicians who are lobbied, would not be able to push legislation that would be profitable for the lobbying firm.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I personally don't believe you need CBDC, unless they are acting like Bonds, you already have stable coins, USDC, USDT(Tether is most likely going to be a fraud) but you already have USDC, which is pegged to the dollar, Unless a CBDC is priced at like 10k or higher, and replace bonds, what is really the point of them. Unless you are planning to use the bonds to funnel all the Nostro/Vostro account into them.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

I believe that we have to go back to a Assets back currencies, and that those Digital currencies, should represent actually resources. The digital part should be just a tracking mechanism for those resources. A Person should be able to trade their digital money for hard natural resources.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

You don't need CBDC for cross board payments, Ripple and XRP are a perfect bridge currency, that could be used for cross boarder payments in large amount of value, Other applications like Stellar and XLM would be used for the public facing ability to send money cross boarders. CBDC do not need to used for this.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US needs to stay ahead of all technology, but it does not have to take the same approach to this. China's CBDC is making them able to turn off a person account, over a social credit score, say something they don't like, they start restricting your money, and ability to live your life, based on your values. That is something that will never happen in this country, we are a country based on the fact that every person has the right to live their own life according to their beliefs. I a country with multiple views on life, and with no open debate, growth will never happen.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I would say if you have under say 1 million dollars, your account should be public, if you work in a profession, your account should be transparent to the public. Politicians, Physicians, government workers. This would end lobbing, and hold these politicians and Big pharma accountable.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Blockchain technology is some of the hardest code to crack, SHA512 Hash is the one that comes to mind, with anything with internet, and power, outages can happen, XPOP can be used without internet.

14. Should a CBDC be legal tender?

CBDC should be legal tender, but maybe just used for corporations, or to replace bonds.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, If they person how hold them want to stake them.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, who are we to tell a person how much they can hold.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

They should be a custody company, but I do believe that self custody is the only way to do this, unless people want to use a custody companies, like poly-sign or Standard custody. Also retirement accounts, could be used to custody.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Xpop..Yes, this is a no brainer,

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Point of sale, these would need to represent physical resources. If not they are just Fiat money, and not backed by anything.

20. How could a CBDC be designed to achieve transferability across multiple payment

platforms? Would new technology or technical standards be needed?

ISO20022, XRP, XLM, Quant, ALGO. all interoperable.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Governmental transparency is what is need, they use our money, and we have no idea how it is used, and for to long, the US tax payers, have been paying for some of the activities that have accrued around the world, this should not happen. The government should be transparent to the people, and people transparent to the government if that person work in a position were they can be lobbied, or do harm to the populace.

Name or Organization

Stephen Gilbert

Industry

Individual

Country

United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The risks of a CBDC put too much power into an organization that already has too much power. It also risks increased inflation.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative for inclusion because you control the currency and operate in manipulating markets.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would destroy price stability. On the surface, it's no different than how you already print money. It basically is digital at this point. But the admission of the fact that you're just creating it out of thin air will be the barrier that releases the flood gates.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would be negative for stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, the markets are bullish on growth because you keep bailing them out. However it is fake growth and not actual i Ed.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't create a cbdc.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No answer

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Banks could just take all the cash you e already added to their balance sheets and update their processing systems themselves.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

United States currency is backed by nothing other than bombs and bullets. I think a US CBDC is dangerous and neglectful.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

To not create one.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It can't.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Banks already don't pay interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

CBDCs should not be created at all.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No.

21. How might future technological innovations affect design and policy choices related to CBDC?

The central bank should stop playing with loose monetary policies and let markets correct themselves.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

You should not create a CBDC.

Name or Organization

Industry

Other: Construction

Country

Spain

State

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Benjamin Faust

Industry

Academia

Country

United States of America

State

Texas

Email

benjamin.faust@tccd.edu

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC will benefit the United States' soft power and standing in many world countries that use US dollars for transactions or who have failed currencies in their countries. Venezuelans won't have to wait as long for Zelle to approve their transactions. What's more, it might help keep prices down in countries that currently use US 1 dollar bills for transactions, allowing customers to divide into digital pennies. I am in favor of a CBDC and think it's the way to go. I instruct economics at a community college in Texas and lived for awhile in China which uses a lot of digital payments. I also have friends in countries that use the US dollar for transactions.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A CBDC will help financial inclusion by letting underbanked individuals conduct transactions without a formal bank accoutn.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes!

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We need to issue one to stay ahead of China and other potential rivals. As a defensive move against their innovations if nothing else. We want countries with failed currencies using our money and not the money of our potential rivals

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It's transferability to the US dollar is enough incentive to hold and use it. If it paid interest people may hold it even more which will pull down its attractiveness to use. It should be tied to the US dollar and not pay any kind of interest to encourage its use as money.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, this would help users in countries with failed currencies use US CBDC for transactions. Perhaps a smartphone app that allows users to touch phones using Bluetooth to make a transaction. This allows commerce in places with poor internet.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Remove the pain of paying - integrate with forms of payment like Apple Pay. Tap and go.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I feel it would operate best if the digital dollar was fixed to the US dollar in value

---

Name or Organization

Industry

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Hell no!! CBDC is dangerous as can be. How do you dumbasses not recognize this.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Hell no!! Don't do CBDC you dumbasses.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Hell no!! Don't do CBDC you dumbasses.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Hell no!! Don't do CBDC you dumbasses.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Hell no!! Don't do CBDC you dumbasses.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Hell no!! Don't do CBDC you dumbasses.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Hell no!! Don't do CBDC you dumbasses.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Hell no!! Don't do CBDC you dumbasses.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Hell no!! Don't do CBDC you dumbasses.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Hell no!! Don't do CBDC you dumbasses.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Hell no!! Don't do CBDC you dumbasses.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Hell no!! Don't do CBDC you dumbasses.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Hell no!! Don't do this you dumbasses.

14. Should a CBDC be legal tender?

Hell no!! Don't do CBDC you dumbasses.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Hell no!! Don't do CBDC you dumbasses.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Hell no!! Don't do CBDC you dumbasses.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Hell no!! Don't do CBDC you dumbasses.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Hell no!! Don't do CBDC you dumbasses.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Hell no!! Don't do CBDC you dumbasses.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Hell no!! Don't do CBDC you dumbasses.

21. How might future technological innovations affect design and policy choices related to CBDC?

Hell no!! Don't do CBDC you dumbasses.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Hell no!! Don't do CBDC you dumbasses.

Name or Organization

Nick Monti

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The major risk is inequitable access to money and technology that further alienates and creates divisions amongst society. Furthermore, the competition among other foreign nations who seek to replace the USD as the de facto world currency could lead to a financial "Thucydides Trap" where nations get more and more aggressive in their approaches. Domestically, having a currency that needs to remain online increases the attack surface of an individual against financial crimes such as fraud and identity theft. Quantum mechanics will effectively break cryptography in 10 years, and those without equitable access to security will be among the first victims.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits could be achieved by virtualizing the current Dollar instead of creating a 1:1 stablecoin that requires internet connection to function.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, but this is already achieved by the USD.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Offline payments are paramount. Failing to address those concerns will cause massive upheaval from not only those without equitable access to the internet, but those who wish to keep any remaining vestige of "privacy" in this country.

Name or Organization

robert bass

Industry

Other:

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

No digital currency for U.S.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No digital currency for U.S.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No digital currency for U.S.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No digital currency for U.S.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

No digital currency for U.S.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No digital currency for U.S.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

No digital currency for U.S.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No digital currency for U.S.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

No digital currency for U.S.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No digital currency for U.S.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

No digital currency for U.S.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No digital currency for U.S.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No digital currency for U.S.

14. Should a CBDC be legal tender?

No digital currency for U.S.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No digital currency for U.S.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No digital currency for U.S.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No digital currency for U.S.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No digital currency for U.S.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No digital currency for U.S.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No digital currency for U.S.

21. How might future technological innovations affect design and policy choices related to CBDC?

No digital currency for U.S.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No digital currency for U.S.

Name or Organization

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

UNDER NO CIRCUMSTANCES SHOULD WE EVER GO TO A CBDC SYSTEM. IT GIVES TO MUCH CONTROL TO GOVERNMENT, NGO AND OTHER CRIMINAL GROUPS MORE OPPORTUNITY TO CONTROL, STEAL FROM CONSUMERS.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

HAVE A COMBINED SYSTEM. NOT EVERYONE HAS MOBILE OR COMPUTER ACCESS. ESPECIALLY OUR MUST VULNERABLE AND ELDERLY CITIZENS

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity

and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Country

United States of America

State

Connecticut

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

"How could a CBDC provide privacy to consumers without providing complete anonymity" makes it a non-starter and not suitable as a 100% replacement of cash.

13. How could a CBDC be designed to foster operational and cyber resiliency? What *operational or cyber risks might be unavoidable?*

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Jake

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I think there would be a big market for a digital currency that is backed by a hard commodity such as gold, silver, or a basket of metals. This is not possible with a decentralized digital currency and in order for a stablecoin to work well it would have to be issued by a dependable institution such as the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Some of the stability issues could be achieved by issuing paper money backed by gold, silver, etc.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If privacy issues are not addressed, it would be negative for inclusion because many minority communities are distrustful of government record collecting and may be hesitant to use the digital currency.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

If it is a stablecoin backed by gold, silver, etc. it could help price-stability and may also help employment because people may prefer to be paid in stablecoin.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

As long as QE isn't practiced on the digital currency I would expect price stability to increase.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I think competition in general is good for the financial sector, so giving another option alongside the dollar would open up avenues that we don't even know about yet.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The stability issue could be fixed by backing the CBDC with gold, silver, etc.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

I don't think it can. In many consumers' minds, privacy = anonymity.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

I think so. If it isn't legal tender it may not catch on as well.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, this would hurt price stability.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It would be very helpful, but I don't know how that could be achieved.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There might be an option for a public/private partnership. If the CDBC can be designed to be easily issued to companies like PayPal, Venmo, WellsFargo, etc.; the private sector can innovate and test different technologies for allowing consumers to use the CDBC.

Name or Organization

Matthew Gaines

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

1. Auditing and accounting currency transactions; 2. The potential for greater security; 3. Monitoring economic growth or decline, inflation and deflation, in unaccounted industries (i.e. illegal workforce, or other blackout industries).

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A fully digitized currency associated with a social security number and central bank account (e.g. some form of socialized financial system).

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A digital currency's inclusion or exclusion would only be based on the requirements to obtain said currency. Example: access to a smartphone, computer, bank account, green card or social security card, etc. The restrictions (or lack thereof) are determinable by a governing body.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A digital currency is more-or-less identical to any national currency. Cryptocurrency is obviously not managed by a regulated governing body.   The major advantage of digital currency is it is future-oriented; and the importance of regulating the already-existing cryptocurrency market with an authorized, elected governing body.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial stability would be more-or-less identical to any national currency, determined by monetary and political policies.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Technological security would be a major factor to consider, and also the market for currency trade.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Regulations implemented by the governing body, in-depth analysis on current digital currencies, technological security personnel, and viable options to ensure a smooth transition to a digital currency. Widespread powers granted to an elected governing body to implement greater transaction liquidity (transferring between institutions), unifying the disparate financial tools (credit card readers, digital wallets, cash registers, and so on), and auditing the existing paper currency.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. If retail sellers are allowed to access digital currency associated with, for example, a social security number or bank account login, there is theoretically no reason to maintain paper currency.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

If a digital currency were adopted by the World Bank or IMF (much like the EU) the currency would cross national boundaries. If the currency is implemented by the Federal Reserve, the boundaries on currency transactions in the international market would be more-or-less equal to its current status. The other possibility is a basket of digital currencies offered by a World Bank or IMF issued to each member country under a single heading of "International Digital Currencies."

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It would be important not to fall behind in the implementation of a digital currency race.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Secret and open-ended meetings.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The level of safety and security is entirely determinable by the regulations implemented by a governing body and the technological protocols associated with the digital currency. I.e it can be entirely transparent or entirely secret or some middle option.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Wartime power disruptions and cyber attacks.

14. Should a CBDC be legal tender?

Yes.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should be maintained and taxed as a necessary service provided to ensure national growth, viability, operability, and competition.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

It would have no effect.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Shifting focus from disparate banking structures to technological firm(s).

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Only in-so-far as the Federal Reserve also issues $2 bills and gold coins, and so on.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, through a central bank associated with a social security number, personal ID, bank account login, or even a passport or green card.

20. How could a CBDC be designed to achieve transferability across multiple payment

platforms? Would new technology or technical standards be needed?

Absolutely, Google and Apple both offer digital payment, and each bank has different ways of transferring money (Zelle, Paypal, ACH, and so on). These can all be consolidated and organized into a seamless financial / technological system.

21. How might future technological innovations affect design and policy choices related to CBDC?

The digital world moves very rapidly and regular updates, monitoring, maintenance, etc, would be required, as also broad powers to respond quickly and with timeliness.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I would closely observe the cyphering and deciphering technology associated with current cryptocurrency.

Name or Organization

John

Industry

Merchant

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I don’t want it and won’t use digital currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

None

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It will be negative for me

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don’t want digital currency

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

This will have a negative effect on me. I don’t like to use electronics

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It will be terrible

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don’t do it

8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

My business only uses cash

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I don’t care

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I don’t give a shut what they do

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Don’t use digital currency

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No I don’t want digital currency

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No

14. Should a CBDC be legal tender?

Absolutely not

15. Should a CBDC pay interest? If so, why and how? If not, why not?

I don’t care

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I won’t use cbdc

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

I don’t give a damn

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I don’t want. It

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

I won’t use it

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

I won’t use it

21. How might future technological innovations affect design and policy choices related to CBDC?

I won’t use it

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I won’t use it

Name or Organization

Jacob Stoeltzing

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I see great harm in creating a digital dollar. The appeal of bitcoin is that it is private and not a fiat currency. Digitizing the dollar concerns consumers like myself because it will enable the fed to have a digital ledger of the entire history of the dollar and furthermore, a ledger of each consumer's spending habits. I would be seriously concerned about first amendment violations to privacy if such a function, which certainly could be enabled by blockchain technology, became part of our currency.   Perhaps the driver of bitcoin's growth is that it's not a fiat currency and has a cap on its supply. The dollar's status as a fiat currency has led to slow erosion in confidence in the dollar. I am concerned that creating a digital dollar that still functions as a fiat currency will amplify the dollar's weaknesses instead of improving it. Furthermore, it will be even easier for the federal reserve to "print money" which will compound inflation.   For these reasons, I am opposed to the digital dollar.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

As mentioned, the dollar is already highly transferred digitally by consumers. The benefit of the current arrangement is that there are real dollars behind every digital transaction. Further abstracting the dollar is not the right decision when consumers are already concerned that it has become to easy to print and manipulate the dollar.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It is possible that the CBDC may increase financial inclusion, but this makes a large assumption that those who do not currently have access to a financial institution will have stable access to the technology needed to utilize a digital currency. CBDC is not a solution if the individuals you are trying to help don't have the tools to use it. Instead, I am concerned that the real motive of the digital dollar are those I listed above, creating a ledger on consumer spending habits and streamlining the process of printing money with less accountability.

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The CBDC will make it far too easy for the fed to directly impact policy through a direct tether to our currency. Therefore, it is in the citizen's best interest to not allow the fed this level of direct entanglement with our cash assets.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I think it could have artificial short-term benefits to financial stability but in the long run, as I have mentioned above, the CBDC seems to be a mechanism that will ultimately drive greater inflation.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I believe consumers will be afraid to adopt the CBDC because of fears of tracking spending.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

For the CBDC to be adopted, three things should be required. First, strict safeguards to ensure that the fed can not gather consumer data through tracking transactions on of the CBDC. Second, there should be a one-to-one ratio of CBDC dollars created and US Dollars kept in reserve. Third, tighter safeguards will be needed to prevent the excessive minting of new money when it can be created literally with the click of a button.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely, without paper money, the dollar will be further abstracted.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The dollar already works great in making cross-border payments in many countries through visa cards. Bitcoin and etherium are also gaining wider adoption.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should look to the best interest of its citizens and should not be swayed by our neighbors.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

As I mentioned my three concerns are privacy, maintaining paper money to back the digital dollar, and keeping strict limits on the minting of the digital dollar. If an independent commission of cryptographers and economists can audit the federal reserve yearly to ensure that these criteria are met, I belive consumers may be confident enough in this asset to adopt it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That's just it, you can't have both. This has been the inherent risk in the paper currency for its entire existence, but resolving this issue would mean less privacy for everyone. Even if you claim to only use this feature for fraud prevention, enabling a feature like this would mean you are capable of directly supervising the entire market. The government should always be cautious to check its own power and such a technology would create huge potential for abuse.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

I don't see the point in creating it if it is not considered legal tender.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No, a government-issued currency should only be worth its face value as it has always been. If it were interest-bearing this would imply the government would have access to everyone's unused funds and they were the interest-paying entity. Citizens should be able to choose to opt into an interest-yielding bank, but again, I see serious constitutional implications if the fed could borrow against the public digital dollar and then pay interest on it. This function should be left to banks and purchasing of government-issued bonds.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Why is this even a question? Of course not! If the CBDC is to be a form of currency then as a matter of right, citizens are entitled to possess as much of it as they see fit.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely, no one would adopt this if there is not widespread ease of use.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

To sum up my complaints, while I do think a digital dollar is probably inevitable, the fed would need to give serious security assurances to convince consumers that this currency is private, free from government interference, and safeguards need to be put into place to prevent excessive minting of digital dollars.

Name or Organization

Loren Rex

Industry

Other: Financial Advisor

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe we need to act now to strengthen the U.S. dollar as the world reserve currency. Otherwise the U.S. risks having the dollar replaced. As China and others are moving in the direction of CBDC, we need to act quickly. Also, having a CBDC will greatly help to reduce crime and money laundering, if it is coupled with sharp restrictions on Cryptocurrencies.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Some of the benefits have already been achieved with the recent changes.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It could be positive but it would require individuals to have devices to transact with where cash can be carried in a pocket.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

If designed properly, I do not see this as a problem.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I only see this as a positive for stability, replacing other types of money with Central Bank Money.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The positive would be it would speed up transactions and lower the cost. I recently wired money between bank accounts. I was surprised that I was charged not only by the sending institution but by the receiving institution as well. Sending wires seems to be a cumbersome and antiquated system. International transfers are an order of magnitude more complex.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There would need to be a way for lending institutions to lend using CBDC. Perhaps they would borrow from the FED and pay the FED interest in order to loan CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes. A phone app would be good.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

I don't know.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The U.S. needs to get out ahead of other large countries like China or the dollar will lose it's world reserve currency status.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Security is of utmost importance. Bad actors will be working overtime trying to hack it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

This needs to be defined. Today, I believe only transactions over $10,000 are reported. A similar structure could be instituted.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Blockchain should go a long way to providing security. Beyond that I believe there are technologies being developed using quantum computing that would be unhackable.

14. Should a CBDC be legal tender?

Absolutely.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Ideally, it should pay interest. We have been in an ultra low rate environment but this will likely change. This can be set by the Fed and would approximately equal the rate the Fed lends to lending institutions.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Ideally no, but there may be a practical limit that would be very high.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The commercial banking system should be an intermediary.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Having offline capabilities could be used for criminal activity. On the other hand it may be needed during a network outage. Perhaps limiting it to no more than $1000 would be feasible.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Otherwise, it would not replace other forms of money.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

There would need to be new technology standards and possibly new technology.

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing and internet reaching every corner of the globe would help.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential *benefits of a CBDC?*

As the design is developed the tradeoffs should become apparent. Security versus usability would be the biggest tradeoff.

Name or Organization

George Schellenger

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Fraud and identification.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Let private banks handle it.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No stability, too risky.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Adverse.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Tracking, IRS enforcement, invasion of privacy.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Other forms of currency.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Wait and see.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not yet.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

LOL - privacy without anonymity - seriously? Only the government would come up with that.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Severe risk in implementation and hacking at the outset.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No - should be determined by market value.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Ridiculous question, and the reason why this is bad.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Again - outside private companies would simply profiteer.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Would be subject to manipulation and hacking.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

isn't that what credit cards are for?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Of course.

21. How might future technological innovations affect design and policy choices related to CBDC?

Wait for the innovations - and focus on health care and climate change.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The government simply doesn't have the intelligence to implement this.

Name or Organization

Tony

Industry

Merchant

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDCS stand in the way of ending the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. By returning to a bimetallic standard featuring silver and gold as sound money.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. CBDCs are designed to transfer the production of the working class to the elite bankers.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Fed doesn't care about maximum employment or inflation. If it did, it would abolish itself.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. CBDCs are designed to give the Fed more control over the economy which will result in less freedom and less stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC is designed to benefit the financial sector and punish the working class.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

End the Fed.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Gold and silver are the only real money.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Much more efficiently and with more options and freedom for the masses.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't. A return to a sound money system would offer the greatest benefit to the working class.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

By not having a CBDC, you eliminate all potential risk associated with them.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The point of a CBDC is to eliminate privacy. That is another reason they are unconstitutional.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

End the Fed. Problem solved.

14. Should a CBDC be legal tender?

No. Only gold and silver can be accepted in payment of debt under the constitution. End the Fed.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. They should not exist.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

The quantity limit should be zero world wide.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

No firm should be given such a privilege. Control of money belongs to the people.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. End the Fed

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No. End the Fed

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No. End the Fed.

21. How might future technological innovations affect design and policy choices related to CBDC?

If the power goes out, we won’t have access to currency. CBDCs are a terrible idea.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Design principle: is it gold or silver?? Yes- it is money. No- it is not money.

Name or Organization

Colton McAlister

Industry

Individual

Country

United States of America

State

New Mexico

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

As a private citizen who is one of many when writing this; I am fed up with governmental spending and the printing of money at will, I am fed up with my privacy continuing to be attacked and depredated, and I am fed up with beurocrats who claim to have my best interest at heart but sell out their fellow citizen for personal gain either at will or under pressure. It is not enough for the Federal Reserve to claim we will have privacy. It must be shown and proven that governmental overreach can't extend to this monetary system, otherwise we risk our accounts being shut down or drained because we become an adversary to the Agenda. If you want my honest opinion your biggest obstacle above all else is proving a lack of centralization, hence prove decentralization. Otherwise Hundreds of Millions of people, not only in The States but Globally, will utterly reject anything your organization attempts to "sell us on". We are awake now and see the Federal Reserve for what it's always been and likely still is, a ponzy scheme that benefits the few at the peril of the many. The masses (working class, blue collar Americans) will not allow government to steal more from us then what has already taken place. Your monetary policy and safeguards protecting the privacy and lack of one-party-control had better be damn convincing for the people to accept a CBDC issued by the Historically Disastrous Federal Reserve.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I'm not so dense in that I don't see the benefit of Digital Currencies. Way I look at it, Digital Currencies are here to stay. The Central Bank part of CBDC is debatable and as it stands right now, not favorable in the public eye. I'm a first-hand experiencer. The CB in CBDC coul better be achieved, as requested in the question, by not being centralized. Of course you can't do that or else you risk losing your grip over all of Humanity. Well, too late for that. Either prove decentralization and safeguards against insider trading and money laundering (likely by your executives and associated Goons in Washington), or cease to exist altogether. Like I said, DC's are here to stay, CB's are simply not required anymore.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Of course CBDC's can affect financial inclusion. In my opinion and many, many others, the net effect of anything involving a Central Bank is negative. The Federal Reserve and other Financial Institutions have stopped at nothing as to prevent financial inclusion and in fact promote the opposite. Barriers to Entry is a bankers best friend; more insider trading and leveraging of information for their greedy fingers. It would have been much worse if the internet had never come about, hard to think of such a situation now but without free enterprise or the freedom of information via the internet the lack of financial inclusion would have been much more prevalent. It still hasn't stopped you bankers from rigging the market. In other words, a CBDC would likely only escalate the wealth gap and intensify the lack of trust in our current monetary system, that being one lacking any true asset-backing. Freshly printed money off the press, or in this case, freshly programmed money within the code.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I'm starting to get more emotional in these responses therefore I must stop. My point has been made however. Either PROVE you are good and wholesome, or perish like that of an old discarded piece of clothing. Central Banks are not required and to think they are is simply a lack of creativity and perhaps critical thinking. I for one look forward to a gold-backed and/or precious-metals-basket backed currency, but I won't hold my breath. Prove to the people that for once since your creation (that of the Federal Reserve), you stand by the people, for the people, and you might just have your wish of a Bright New World with CBDC's.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Individual-Nation-Sovereignty is the only way forward with the newly awakened masses, and it starts with individual, sovereign currencies.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Clifford Anderson

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There is no such thing as a power government won't eventually abuse. A CBDC will allow eventual complete control over citizens money, forcing them to spend or not on certain things with time deadlines and different policies for different individuals. It would allow too much surveillance. Governments will abuse the privacy protections. Guaranteed. It will allow governments to steal directly from specific individuals and financially prosecute easier. It will allow more of the ruling by financial pressure instead of laws like we saw in the marijuana banking industry. This is a hill I will die on. If you create a CBDC I will move to another country.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Private Stablecoins with characteristics determined by the market. WITH privacy allowed. This is mandatory. I will not be using government surveillance coin. Ever. Period. I would rather move to a third world country that has freedoms than a first world country that soon will have few.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. Whenever governments gain control people are excluded. It's companies like STRIKE Global who are creating financial inclusion, not our government who has sanctioned a quarter of the world.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would destroy it, as no patriotic American will use a dystopian CBDC.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. As everyone flees government surveillance coin for alternative more useful, effective value transfer tools. Tools where we don't have to worry about the government confiscating the tool, or spying on our use of the tool.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Again, marking the dollar a more dystopian tool of value transfer would decrease demand. I'm sure you know why that's a problem. B

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

None. CBDCs are DOA. Even if they don't start abusive they WILL become abusive. Any power that isn't explicitly made impossible for the government to abuse, will eventually be abused. Look at history. Hell look at the financial repression the worlds central banks are inflicting on their citizens currently with negative real rates. Lol. Im sure you are familiar with abusing tools to get out of a 135% debt to gdp. □□□□□□ so you get the gist.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

As long as it is as good or better at every attribute than cash. Government surveillance inflationary theft coin won't cut it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Look at Strike Global for an idea of where the future of Payments already is. You are waaaaaay behind.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We shouldn't let countries with less freedom convince us to have less freedom and privacy. Just because one country jumps off the CBDC dystopia bridge doesn't mean we have to.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No. Don't make one.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Tools will be used as tools. That's why they are tools. Deal with it. Or lose out completely. We will not use your dystopian cbdc. And it would likely be highly destructive to the future of our country. Just Say No.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

No. Do not create a cbdc.   Money is a tool. Stop making the most important tool humans have less effective. It's boneheaded, counterproductive, and a direct attack on the citizens you are supposed to represent. Stop.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. Because there should not be a cbdc.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Wow. And this is why we can't have a cbdc. You've already started with the dystopia control crap. That's amazing. I figured we'd have to wait like a year before you really started attacking citizens but no. You're already preparing. □□ ♂□

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Don't make a cbdc.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Don't make a cbdc.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Don’t make a 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

Timothy Nowell

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

None. The Fed has done more to devalue the dollar.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

All by private citizens.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative for inclusion. After the Tuskegee Experiments, many African Americans don't trust tge government.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Negatively, I'd say.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Absolutely. It would be another avenue for devaluation of currency.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not creating it. I think the answer to the second part is self explanatory.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Let the people decide how they want to transact, free from government oversight.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Some parties won't accept it, some won't use it, and I can't imagine countries excites to use fake money.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't. Other countries are not the United States.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not using it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

By allowing comolete anonymity. It's not the gavernment's rold to monitor what private citizens spend their money on.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Hacking is always a risk. Not creating this would be the safest route.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. It's not real money.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. That's called Communism.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Wait, so you're admitting to this being out of reach for citizens without net access? We have something with "offline" capabilities. It's called cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

DonMt make it. Go back to the gold standard and abolish the Fed.

21. How might future technological innovations affect design and policy choices related to CBDC?

What's wrong with paper money?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no benefits. End the Fed.

Name or Organization

Lorraine Kisly

Industry

Individual

Country

United States of America

State

Pennsylvania

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One comment China has backed its entry by gold. Can our CBDC compete/ survive without such backing?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Donald Didion

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If you introduce digital currency I'll work for barter and trade. The government has no business tracking everything I do. A black market currency of some sort will be introduced.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Optional but hard currency must still exist.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yea lost faith of the US Dollar.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It won't nobody will participate.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No one will trust it as it's too invasive.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keep hard currency

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

My use of cash won't decline.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Don't know

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Reico Cartwright

Industry

Individual

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believer that a CBDC would have the potential to negatively impact the older US populations. Alzheimer's disease is currently ranked as the sixth leading cause of death. A CBDC is only as good as the memory of the person(s) using he currency. My belief is that GenZ and younger populations could greatly benefit from a CBDC but the older population would lose access to their funds base on the number of (memory)steps needed to use Digital Currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

There would be a negative effect mostly on people born in the 1900's. That generation does not live totally in a digital world.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC that is coded to rise with inflation vice coded via the mining price would be a wonderful saving/investment vehicle.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Merchant

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Completely against this CBDC. It would mean customers we encounter will pay with their graham cracker--aka the smartphone. Many of us hate these phones, and do NOT carry this awkward-to-hold and poor excuse for a computer. We do NOT wish to go through the Internet for this kind of sale. We already tell a few customers now and then to go to Hell if they suggest payment with crypto-crap Cash only--as it's been the American way for over 200 years. They must carry some cash in their pockets/pursues. A CBDC would eliminate cash purchases to the detriment of many merchants. Most rural sales are NOT even on the Internet due to its outrageous cost!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are NO benefits to digital hot air. Use the gold and silver standard.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Probably ruin it.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would probably ruin both.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, merchants and vendors would be impacted that accept cash only to give a discount.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

We find NO benefits to a CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, as already stated above. Now we see it's mentioned here in #8.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Why should we care? Have them pay with a credit card.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Why should we care?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Everything is at risk with crypto crap!

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

There would be NO privacy since tracking is easily done to a person with a graham cracker phone.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

NO CBDC.

14. Should a CBDC be legal tender?

NO, NO, and NO, NEVER!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO CBDC.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

NO CBDC.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No benefits to any form of CBDC that are foreseen.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Many would then be FORCED to carry a graham cracker in their back pocket or person.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No benefits to a CBDC that are foreseen.

21. How might future technological innovations affect design and policy choices related to CBDC?

No benefits to a CBDC that are foreseen.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

No benefits to a CBDC that are foreseen.

Name or Organization

Ernest Shackleton

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

That the status quo of creating money out of thin air will continue and there will be no public-facing transparency to see where the money is going (eg. the CIA)

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Shut down the Fed - audit all of its past financial dealings, issue indictments based on the findings, arrest and prosecute all the criminals, execute those found guilty and never let anything like it to ever exist again.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It would be horrible. Digital currencies must be decentralized and out of the control of the corrupt criminals in our government who are funded and controlled by the private Federal Reserve central banking system.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Those are not your goals and you know it, you dirty liars.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Unless the Fed is audited and the CBDC tied to hard assets like gold or silver, there will be no financial stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The Fed could freeze funds. Funds could be hacked. It's an awful idea I'd put into the hands of incompetent short-sited bureaucrats.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Indictments, prosecutions, and executions of all the central bank criminals.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. We don't need your worthless fiat money.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Decentralized crypto currencies

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

America is supposed to lead, not take our cues from piece of shit countries like El Salvador. Man-up America - reverse the gender reassignment procedure you've gone under the last several decades, you Lil biyatches.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Ask Joshua Steinman and Galvanick

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

The US Dollar facilitates more illicit financial activity than any CBDC ever would, so shut the fuck up with this stupid FUD

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Ask Joshua Steinman and Galvanick

14. Should a CBDC be legal tender?

Who cares. Banks are zeroes. The people are taking control of the means of exchange and of the world. Nothing can stop what is coming. NOTHING.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

30,000% APY or GTFO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What kind of retarded communist wrote that stupid question? Kamala? Is that you behind the keyboard?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Militias with guns. LOTS of guns.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Uh, yeah, probably - offline capabilities is called physical gold and silver.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Use XLM or XRP as the base layer.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

XRP is the only solution and you know it, clowns.

21. How might future technological innovations affect design and policy choices related to CBDC?

Your answer lies within the metaverse… □□

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Hard cap on maximum supply

Name or Organization

Mike Davis

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Government waste and overhead.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are no benefits.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Net effect would be negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would have to replace the current system

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If you can not prevent fraud and federal policies from preventing financial crisis in the stock market and banking institutions why would you expect the federal government to create a less fraudulent and more efficient system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC is targeting a niche financial system where individuals are taking an educational gamble on increasing assets.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Then back bone of Crypto currency is illegal and high risk decisions to increase wealth. How would the federal government try to compete in that system.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Users would fight for privacy the governments would fight for transparency to collect taxes.

10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

Not at all.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes stop the program use tax dollars in better ways.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can not the government will always be a red flag for those conducting crimes.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Override and extend FDIC laws.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. The government would then use it as a form of bond which has not worked out well at all in the current system for the average individual.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes. Quantity should be limited to the limit the government fully protects and guarantees.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Individuals Use at your own risk with government backing individuals of their transactions like a bank.

21. How might future technological innovations affect design and policy choices related to CBDC?

It will make it obsolete like bonds.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

30 years away from any capability. I would stay so far away from it as the current creator is trillions in debt.

Name or Organization

Benjamin Aho

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Will the CBDC infrastructure be open source, allowing all parties to verify it's fairness and it's privacy guarantees?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, Central Banks should return to a hard money standard, and put Bitcoin in their reserves, and via smart contract, a CBDC would be backed and redeemable in that Bitcoin collateral.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If the privacy guarantees are not adhered to, and provable, then yes, there could be significant weaponization of money, and an implosion of public trust in it. Unless Open source, I will not truly trust a CBDC to be private, and would use it as a means of doing business, as little as possible and would opt for other forms of money.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Federal Reserve's mandate to achieve maximum employment is what is fundamentally causing the debasedment of our currency, and that goal should be eliminated from the Federal Reserve's monetary policy objectives.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

There is a large and growing cohort of people that already do not trust the Federal Reserve, and more control over the money supply will destabilize what trust remains. I believe it will cause a tipping point in trust.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Physical cash must always exist and be available to the public. There are plenty of scenarios where it is still needed (i.e. local power failure, computer payment system issues/hacked, etc).

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

It is already happening on the lightning network with Bitcoin as the payment rails (i.e. Strike).

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The fact that a highly communist country, China, is moving in the direction of a CBDC, to extert control over it's people should be a warning sign for United States. The U.S. has found deep success in supporting and pursuing liberty, freedom and privacy, and we should allow these deep principles to govern our money. Who will use a Chinese CBDC? Nobody that I know. That distrust should not be sown in American money.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Why is it assumed that it shouldn't provide complete anonymity? Interparty cash transactions provide essentially complete anonymity... Why should a CDBC be designed any differently? It is only because of the tempation of the government to breach that trust that it even matters. Just like it has done countless times since 9/11. This is the wrong question.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

What would be the economic driver that would generate the cash-flows to pay that interest? Printing more money? Programming fiat currency to debase is the reason that Bitcoin was created, and become so popular. If it does not generate free cash flows, then it should not generate earnings for it's unit holders. There is no free lunch. A CBDC should be hard money, and allow people to use it as a store of wealth, without debasement.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Why? We are not China.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Tedd Vinson

Industry

Individual

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDC would include all, if everyone was given a debit card to access the funds and make payroll deposits and deposit cash into CBDC account, for example at a post office. Then it would also be easier to send money to your family and friends using the CBDC app.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

CBDC would facilitate transfers between a digital dollar and other nonbank money which would lead to more liquidity and freedom to buy and sell.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. Why would I open a digital bank account with a $1000 limit for example? What if I was sent more than I am allowed? Would it just disappear?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. A debit card should be able to access the balance of CBDC and convert to the USD value at point of sale.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. A debit card should be able to access the balance of CBDC and convert to the USD value at point of sale.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Make CBDC a digital currency bank account and give every citizen a debit card that can spend the CBDC so that it can be accessed and withdrawn in USD at an ATM without needing the internet. Allow cash deposits converted to CBDC at post offices, which goes onto the card. An app would allow to manage balance, send or receive CBDC, and get direct deposit from employers via CBDC, as well as ACH transfers to and from CBDC account.

Name or Organization

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If implemented, this has the potential to nullify a person ability to purchase or trade moneys by government bureaucrats. Given the enormous erosion in trust the federal government has produced in all aspects of its jurisdictions, has opened the eyes of millions of people. If a persons complete and total livelihood can exist as a series of zeros and ones on a computer system is dangerous, and in the very least prone to abuse.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

yes, return to sound money and not fiat.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

who the hell cares about inclusion when it comes to money. We can all get paid the same way, if you want to make it easier for people to get paid, setup that system, but don't change the currency.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

if the fed got it hands on actual digital currency, i believe they would immediately abuse it and diminish the already low value of the existing dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

i believe it would be negative. once the government gets into the business of dc, all other platforms will lose value.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

by introducing a government entity into the dc marketplace, regulations would immediately arise and stifle the growth we have seen

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

the tool of abstinence.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

no, dc already exists as a means to cover your paper money that lives as zeros and ones in computers. The ability to cash out in paper is the only way to truly live free of potentially have all your money revoked.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

who cares, the market will answer that question, and if you want to contribute, make it easier for banks to transfer money faster.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

if you want to play follow the leader i suppose, but if you want to be the global leader, and set an example, then i suppose you would lead.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

yes, dont do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

i don't believe once you are a government financial holder in dc, that you would have any anonymity, especially from the government. You guys have the ability to spy on governments but not the ability to root out illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

how about the ability for some kid to hack that system. I have zero confidence in government to manage the peoples money.

14. Should a CBDC be legal tender?

cbdc should not exist

15. Should a CBDC pay interest? If so, why and how? If not, why not?

i will never use a dc that is created by a government agency. for that reason, the interest question is moot.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

again, now you are talking openly about stifling a persons ability to gain money. if you start the talks with dc, its only a matter of time before you start using it for paper money.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

none, dont do it.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

none, dont do it.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

we already have that with credit cards, paypal etc. dont muddle it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

you can do that now with paper money, just improve that system.

21. How might future technological innovations affect design and policy choices related to CBDC?

yeah, the worse thing that could happen if this is implemented, is changing it based on technology, as we know if will be for the benefit of us all, im sure.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

the only people that benefit from dc in a government sense, is the creator of such currency. everyone else will be second fiddle. To conclude, dont do it.

Name or Organization

leeparker software

Industry

Technology Company

Country

United States of America

State

Florida

Email

richard@leeparker.software

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The quote is "optimized for maximum profit" That's how banks transfer money today. CBDC will will have a cost or lost revenue which they will have to make up somewhere or be less profitable. The existing system could provide real time transactions if they wanted.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

yes. The existing system would work without the profit motive.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

it's not addressed. Banks set the cost of entry high enough so that the unbanked cannot afford to be included.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC is just a tool. The policy and regulations will form the basis of the outcome.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC will be net neutral so long as regs and policy are the same or in parity with current systems.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

If CBDC is left unto it's own and self regulates then greed and speculation like crypto currencies will take place on all levels. "too big to fail" will take on another meaning.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I don't think you can. As we've seen recently the bad guys have the profit motive and the tools we have are just not getting any better. Also, while FDIC protects our money at rest it does not protect us from fraud.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

CBDC is nothing more than some sort of debit card. We are already using credit/debit cards. Risk is covered by fees paid by the merchant. Moving the fees to the customer helps the merchant but not the GDP. Cash will always be used at vending machines etc in order to avoid fraud.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Again, bank transfers are all about maximizing profit. People are OK paying lower fees for longer xfer times and the bank(s) use the funds for short term loans.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

none. This is an internal matter.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

besides appropriate punishments and legal remedies... not invented yet

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

There simply isn't complete anonymity. Privacy is already covered by PCI and PII. If the transactions are public then eventually anonymity is lost.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

devices are particularly vulnerable, however, application borders between the auth and settlement systems could make systems more secure. Maybe even a new breed of 2FA.

14. Should a CBDC be legal tender?

no. That would solve some of the problems and limit the attack surface for the bad actors.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

fees and interest should be based on the economy.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

no, however, when combined with credit and debit cards... but limit the transaction amount without verification or system configuration.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

I do not want to use CBDC at a vending machine or the local bodega. Maybe a large grocery chain or to buy a car. Intermediate "processors" could be anyone except you need to look to the existing trust model for companies like FNIS, First Data, etc.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It's not possible as it has a consensus crypto requirement.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

It's just a creditcard number.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

none is required. All of the associations handle currency conversion. This would fit that same functionality.

21. How might future technological innovations affect design and policy choices related to CBDC?

no different than existing systems. It's just a tool.

22. Are there additional design principles that should be considered? Are there tradeoffs *around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?*

Profit is going to get in the way. Unless the banks and other systems that are in the food chain get their cut these systems may well be abused.

Name or Organization

Erik Willis

Industry

Academia

Country

United States of America

State

Utah

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The potential benefits would be having the United States acknowledge to use of the blockchain and cryptocurrencies as a great improvement to the world financial system, which will help many poor people gain access to the banking/finance world. This will also unlock opportunities for new industries and challenge countries like China and Russia who oppose the use of the technology.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I think it is important to have other private partners and innovators collaborate with central banks to ensure that all options and upgraded technology is used in order to have the most robust CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The positive net effect would be overall acceptance of the new technology. The number one potential negative would be the possibility of illegal data collection and use. Secondly, digital currency should never eliminate traditional fiat.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

CBDC can be manipulated the same way as fiat.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

In this time of global economic transition, a CBDC could help with potential inflationary pressures on fiat. CBDC can be another option of payment and exchange.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

There is potential for adversity in all things. However, having a CBDC option for people to use along with stable coins and other nonbank money will only diversify and strengthen the overall economy. It will make the cost of doing business cheaper and more efficient. The United States must create a coin before another more adversarial nation will make one that may dominate the new global currency world (i.e. Chinese digital currency)

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Global actors and individuals will set the demand for the coin. The US government, in order to keep it stable, will be able to buy coins, make coins or pull coins out of the system to keep price volativity in check.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, fiat should never evaporate.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

What will happen is that other nations and networks will fill the space in the absence of a US CBDC. We will be left behind. it will erode our fiat and we will be subject to the whims of foreign monetary policy.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should act independently on its own. It is in the national interest to invest in blockchain technology and a digital currency. The US should define the terms and let other nations follow.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I cannot think of any.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

To protect consumers from the government or other private groups from destroying privacy, we must look to the US Constitution for answers. There are several amendments that address privacy that must be respected and followed.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The US CBDC must be robust in their cooperation between private innovation in the blockchain and those working with the government using the new technology. Innovators and planners need to be ahead of the technology using every available innovation to secure the coin. Since the beginning of currency there has always been theives.

14. Should a CBDC be legal tender?

CBDC as well as some stable coins and a few other cryptocurrencies should be legal tender. The laws must classify coins as either a security, a new investment to, legal tender, or a payment coin. Crypto technology is diverse. There needs to be clarification.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

To help stabilize CBDC, the use of interest could be a tool that would benefit the monetary system. Perhaps this would be an option.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, CBDC should be used like fiat. But to maintain stability, perhaps a tax would help if problems of extreme deposits begin to destabilize the currency.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Do we need an intermediary? Can we distribute CBDC like fiat? This may be a unique opportunity to take intermediaries out of the equation and allow all to collect and use the CBDC by way of a crypto wallet.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I don't know how this works.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, it should. Again, we need to consider the technology and what it brings to the table in terms of efficiency and reduction in costs for all. Private pay rails can handle this very cheaply, with security and with speed.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

The technology is already in place. There should be some tech standards. Again, the technology is ready to be utilized by a CBDC already.

21. How might future technological innovations affect design and policy choices related to CBDC?

The innovation should be ongoing. The CBDC should be changed based on new innovations.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Not to my understanding.

Name or Organization

Nathan Stueland

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Hackers and lax cybersecurity

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Uncertain

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Much of rural America and Native American populations would be left behind

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Create additional uncertainty in the value of the dollar while allowing for more volatility

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If counterfeiting currency is an issue, counterfeiting or altering CBDC would be ten-fold. i.e.: See the cyber ware currently raging

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

I could, but there could be some benefit. It is difficult to ascertain.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The use of blockchain technology may help keep CBDC resilient.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, very likely, however privacy concerns abound.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It already is. It is not difficult to move money digitally.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should be a consideration, however we must do what is in OUR (America's) best interests.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Blockchain technology for accuracy/resiliency. If a CBDC exists, it's at risk.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It should operate same as cash - no interest

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, but see above: cyber risk is real and this could be exploited.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks and credit unions

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No - it's digital - that defeats the purpose.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Is it easy to buy cash at point of sale? If yes, then CBDC should be designed to be as simple.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No idea

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing. If this is truly achieved, we're all in trouble.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Kenneth Murphy

Industry

Individual

Country

United States of America

State

Tennessee

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I have lived over 77 years using the existing dollar. I love using it at yard sales, estate sales, tips at restruants, tithes at my church, donations to the homeless, etc so don't take our cash away. This would ruin life as we know it. It could ruin small businesses.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes don't use it. You already have a better way. It is called the dollar which is recognized worldwide.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Would be negative for everyone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would not help in any way. Please think about what you want to destroy.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Absolutely negative!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Would cause extreme confusion about our investments and normal savings because it would not be safe or stable.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no benefirs of CBDC to the average individual.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. Cash is and always has been the best means of paying for everyday purchases, especially when a computer is not available.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Just like it always has. Get real!

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We are our own country- leave it that way. I am a veteran.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Probably not, you will make a giant mess.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It wouldn't. That obviously is why you want it in the first place.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Will have same security problems we have and maybe more. You want international security then shut off US connections to foreign countries that hack our systems.

14. Should a CBDC be legal tender?

Absolutely NOT.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Not a problem if it is not implemented. Since CBDC will never be stable then how could you even pay a constant interest rate?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

If CBDC is to be mined and/limited, then it will have to be limited.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Would have to be monitored and audited by a government agency. Less trouble to just not implement it!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Beats me. Just stay wih the dollar. Already tried and proven.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Good luck with that one. The general public is going to hate it and have less trust in US government.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Please leave new technology alone. This will never work or be accepted.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Final comment: I see no potential benefit of taking the dollar away from lower income American citizens.

Name or Organization

Matthew Stockli

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The national debt is of concern and should not be taken lightly, the hypothecation of dollars onto blockchain technology should NOT take place. The amount of fraud , centralized control and decaying purchasing power makes the dollar the least likely candidate to succeed on the blockchain .

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

None of the benefits are worth the risk . The Federal Reserve should encourage stable coin issuers to be held accountable on their holdings and backed assets . They should be required to hold the dollars equally on the fed system . In no way shape or form should the Federal Reserve issue a digital currency into the space of blockchain . The amount of inflation in physical terms is matched with the soaring inflation of the Tether printer. If the dollar is allowed to be printed both physically and digitally, the value of the dollar will never survive . The labor shortage is something to consider as well. To support a central digital currency takes a lot of man power, including the technological know how. In the space of crypto currencies , the least innovative and least practical technologies will perish by market sentiment .

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

a CBDC will further divide the rich and the poor of this country. The ability for people to utilize the dollar as a top asset across borders , is only useful to people who get to cross borders. The CBDC will encourage more loopholes in online frauds with dollars and increase telemarketers to all time highs .

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You would not be able to higher an effective team to implement and deploy this technology , let alone support it . do NOT attempt to release a sub par technology to an already dying dollar.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Take the time to research the sheer amount of tokens across all platforms of cryptos , the numbers cannot be counted by man . The dollar will follow suit if brought online . The industries and activities that take place in traditional financial systems would inflate crypto markets and the pegged physical dollar to extreme levels .

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The CBDC will require certain controls to be met with its counterparties . This is not inclusive to all people of the system but will be done if the plan is implemented . This creates stronger ties between corporations , the Fed, and the federal government. This continuous behavior kills entrepreneurs and free enterprise in the US . This will only contribute to further regulations, stifling's of freedoms and invasion of privacy . It also allows for the government that you serve to print assets in another medium . THIS IS NOT GOOD

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The tool of not creating it . The tool of fixing the money problems .

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No , the dollar is losing its purchasing power everyday . the fact that the money we print costs more than the face value means it should not exist , just like the digital version of it . Do the right thing and investigate the unwinding of all the debt in the system from 2008. Use free market economics to make recommendations on how to get back to positive balance sheets and get our money worth something once more .

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The free market will decide what is most useful. The dollar is sucking the equity out of all citizens of the US . Why would they keep their dollars if it cannot hold its value , who would hold the dollars on the blockchain if users do not want ? Tether and other "stable coins" should be auditted by the assets they are claiming to represent . The bubble created by tether in the crypto currency space is a huge concern as it is obvious how money flows.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US should not implement a CBDC .

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Not creating it would avoid all risks

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

How does the dollar do it now ? By limiting access and requiring over information . if you want CBDC to be like cash , it should be anonymous . The dollar is used in more illegal activities than any other medium of exchange. If the CBDC is to be made , how would it handle the ledger? Any tom foolery in this department will have the whole internet up in arms

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

inflation affecting and corrupting other , currently "healthy" , ecosystems .

14. Should a CBDC be legal tender?

No the CBDC should not be made .

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Are you kidding me ? What will you pay your holders , negative -6% real rates ? You have broken the money , interests cannot be offered to end users due to servicing obligations . Really try to fix the problem and bring these huge issues to light

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No the CBDC should not be made

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Firms or profiteers? The whole system that this paper describes is via the minting power of the peoples taxes . There should be no intermediators as this is blockchain technology and that would defeat the purpose of having a consensus model /

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

no offline capabilities , should not be created . You do not have the man power or the support to handle such an endeavor

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

no , you cannot create this out of nowhere . you will end up paying too much money to get developers to build crap technology for too much money.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

dont do it .

21. How might future technological innovations affect design and policy choices related to CBDC?

The federal government will become more tyrannical than ever, it will not allow privacy and demonize anyone that does not fully comply with their CBDC , this includes banning competing choices. The CBDC will be used as weapon

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

It is inherently wrong to bring this idea to life . This will ultimately kill a thriving new industry. Bring regulation to Tether and stable coins claiming to be backed by dollar . Do not make thi CBDC , for the love of the United States .

Name or Organization

Jeffrey Rivard

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

This plan will further divide our country. It is simply a means to track, and ultimately control the populace. Zero benefits, except to the government.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Scrap the entire idea.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

What is inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

27 trillion in debt, 100 trillion in unfunded liabilities, and zero % interest on savings. Good luck on your pursuit. We'll just go over the cliff sooner.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It will cause societal division and a decrease in stability

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The financial sector will always do ok. If they screw up, they'll get bailed out.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't do it

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Central Bank Money. That says it all. The end of the country as we know it.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It will be one step closer to the cliff.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Let them do it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The financial sector will not have any risk. The common man will have all the risks.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It will be impossible to preserve anonymity, and crime and corruption will run wild.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The risk of crime and corruption cannot be eliminated.

14. Should a CBDC be legal tender?

Why have "currency" that in NOT legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

The Government will not be able to cover it's interest payments.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

If it somehow goes forward, of course.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Fraud, corruption and theft will run rampant. The whole thing is a scam.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

It should have zero capabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Why try to fix something that's not broken? This is insanity.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

There is no defense against the hacking that will occur. Billions of dollars will disappear without a trace.

21. How might future technological innovations affect design and policy choices related to CBDC?

I can't predict future technological innovations.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This seems like a government credit card takeover. Just balance the budget and stay out of people's lives.

Name or Organization

Charlie ross

Industry

Individual

Country

United States of America

State

Michigan

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Cbdc s are going to be a thing. Don’t let the u.s be left behind.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Instant transactions around the world

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Positive

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes but small maybe 4%

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes maybe not above a extremely high limit that could potentially cause harm to the coin

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Run it on Algorand. They have almost all the tools in place already.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Individual

Country

United States of America

State

Massachusetts

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

By ending the criminal Federal Reserve

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

By enacting a complete stranglehold over the working class (which can be avoided by eding the Federal Reserve)

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

NEGATIVE, we know what you're up to

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

By facilitating a new level of corruption using emerging technology to enslave the people whose money you manipulate and devalue

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Jail for all bankers and politicians who participate in corruption

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Eat shit

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

By the invisible hand of free markets that you so despise

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

By acting against the interests of corrupt politicians and bankers

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

YES! BY ENDING THE FEDERAL RESERVE ONCE AND FOR ALL

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

By shoving it up your ass

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

The ones perpetrated on the public by the very people who claim to be fighting it... so YOU

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Zionists love interest

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

END THE FED

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Corrupt bankers and deep state politician scumbags

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

By feeding all corrupt bankers and politicians to some hungry ass sharks

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No need for CBDC when the people who got us here have proven to be corrupt gamers of the system

21. How might future technological innovations affect design and policy choices related to CBDC?

Ask Ted

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Other: Church

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Digital currency is the Mark of the Beast mentioned in Rev. 6. It is the tool of the ANTICHRIST !!! America's Christians will fight back TO THE DEATH before accepting the Mark !!! Elites beware, you may laugh now but one day your souls will be judged by JESUS CHRIST and hurled into the Lake of Fire (Rev. 19). Remember--if you defecate all over the First Amendment, we still have the Second. JESUS IS LORD !!!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A microchip in the right hand or forehead A pinch of incense to Caesar's godhead Blasphemy against the Holy Ghost

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Damn your financial inclusion

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Damn the Fed

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If you wanted financial stability, you'd have stuck to the gold standard

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7 years of Tribulation, and then Jesus will send you all to hell

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

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8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Important to who? God or Satan?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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10. How should decisions by other large economy nations to issue CBDCs influence the

decision whether the United States should do so?

We should have nothing to do with them

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Austrian economics

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You just want a list of names of all the Christians, don't you? Well put mine on it.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

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14. Should a CBDC be legal tender?

Your flesh'll be real tender in hell

15. Should a CBDC pay interest? If so, why and how? If not, why not?

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16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

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17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

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18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

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19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

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20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

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21. How might future technological innovations affect design and policy choices related to CBDC?

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22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

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Name or Organization

Kenneth walker

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

We as a country need to proceed with the innovation that is happening all around the world I want America to be the leader In all things.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I think it will be positive and provide stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It is extremely important if not the nation could fall into panic.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Ripple has developed XRP which can settle cross-border payments in three to five seconds versus one to five days of traditional legacy systems. Also it cost pennies to process versus thousands.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It should only influence us in the way that we learned from the mistakes of countries that initially rolled out.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

I don’t see why not.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No Nor should it have an expiration date Americans need to feel confident in this new payment system and look at it as a store of value.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes it should have offline capabilities that can be achieved using the technology that ripple possesses. It’s called proof of payment protocol essentially it allows one to scan QR codes collectively.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

This can be achieved through federated side chains a technology that ripple has developed. This enables full interoperability for all currencies in the world this might have some benefits especially with cross-border payments.

21. How might future technological innovations affect design and policy choices related to CBDC?

As long as we have interoperability the design and policy changes are endless. We are moving to an age where everything could be tokenized so it is imperative that everything could work as one movement.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I think the main one for Americans is privacy Americans need to feel confident in a new payment infrastructure.

Name or Organization

Jonathan VanGelder

Industry

Individual

Country

United States of America

State

Idaho

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

In the absence of a US CBDC, It will almost certainly evolve to the point it doesn't use the US dollar whatsoever. Cross border transfers are one of the largest strengths of digital currencies, and if the US doesn't offer an option, other countries will almost certainly take over the gap in the market.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. Our decisions should influence the other large nations. Which means we have to be first.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes, but so should bitcoin.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. Interest bearing currencies make the rich richer, and the poor poorer.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Just the assurance that it will be secure if/when it goes offline.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Probably. If you want to compete with bitcoin, this would be the CBDC's greatest comparative strength.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Great question. Current technologies are up to the task. But whether you integrate into them, or start from scratch has various pros and cons.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Consider simply adopting bitcoin instead of creating a new currency. The first large economy that adopts bitcoin will have a huge advantage over any nations that follow. And if the US adopted bitcoin, the entire world would follow.

Name or Organization

L. Harbison

Industry

Individual

Country

United States of America

State

Florida

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A central bank digital currency will put every action, every purchase and every financial decision under the microscopic control of the government. We the people do NOT consent. We are sovereign and free. We are not China. We will not have a social credit system and we are well aware this is a major step towards that end.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Michelle Pratt

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

In 2009, the "Federal Reserve System" -- a trademarked utility of the Federal Reserve, went bankrupt. This was (in a funny way) both the cause and the result of the 2008 financial debacle. Following TARP and that mop up, in 2017, Chase Bank, one of the controlling shareholders in the Federal Reserve System received the "FEDERAL RESERVE: name and trademark as part of the bankruptcy settlement. JPMorgan received the name and trademark "FEDERAL RESERVE BOARD OF GOVERNORS" as part of their share of the spoils. What remained of the Federal Reserve apart from the Federal Reserve System was rolled over into the "U.S. Treasury" ---which has actually been the International Monetary Fund (IMF) since 1924 ---- in 2019. So, there is no Federal Reserve. Okay? Everyone got that straight? And there hasn't been a U.S. Treasury since 1924 --- that's all the IMF in sheep's clothing. All the "Federal Reserve Banks" are now owned lock, stock, and barrel by Wall Street Commercial Banks, and, furthermore, though they continue to pretend that they have "something to do with the Federal Government" and continue to hustle "Treasury Bonds" for the non-existent U.S. Treasury/IMF, this means that the Wall Street Banks have direct access to credit purloined from the American People and are now helping themselves to whatever they want. Lurking in the background, the U.S. Military is the lynch pin holding this pile of illegal crap together, just as it has been since 1863. You all know about TARP, but don't know that under cover of the purported pandemic and all the media smokescreen created by that, Wall Street looted trillions more out of American pockets in what has come to be known as the Repo Loan Scandal. Read all about it: https://wallstreetonparade.com/9426-2/ Among all the articles posted by Wall Street on Parade is the one titled, "The Fed Has 233 Secret Documents About JPMorgan's Potential Role in the Repo Loan Crisis" by Pam Martens and Russ Martens dated March 13, 2020 -- that is almost two years ago -- but notice, three years AFTER JPMorgan and Chase acquired the Federal Reserve System names and trademarks and assets. Read this excerpt from their March 2020 article, armed with knowing that for all intents and purposes, JPMorgan is "the" Federal Reserve: By Pam Martens and Russ Martens: March 13, 2020 ~The Federal Reserve Board of Governors (JPMorgan's trademark since 2017) has acknowledged to Wall Street On Parade that it has 233 documents that might shed some light on why JPMorgan Chase was allowed by the Fed (JPMorgan Chase) to draw down $158 billion of the reserves it held at the Fed (JPMorgan Chase) last year, creating a liquidity crisis in the overnight loan market according to sources on Wall Street. After taking four months to respond to what should have been a 20-business day turnaround on our Freedom of Information Act request, the Federal Reserve (JPMorgan Chase) denied our FOIA in its entirety. (Our earlier request to the New York Fed resulted in the same kind of stonewalling. See The New York Fed Is Keeping JPMorgan's Secrets Close to Its Chest.) The Wall Street liquidity crisis forced the Federal Reserve (Chase), beginning on September 17 of last year, to begin making tens of billions of dollars in loans each business day to the trading houses on Wall Street. It calls these firms its “primary dealers” since they also engage in open market operations with the Fed (that is, JPMorgan Chase) and are under contract with the government to make purchases of Treasury securities during Treasury auctions, a dangerous symbiotic relationship to say the least. Apparently, the authors of this article had no idea HOW close this "symbiotic" relationship is, because JPMorgan Chase IS "the Fed" at this point and has been since 2017. Why wouldn't it loan itself our American credit at our expense for its investments and their Wall Street Banker Buddys' investments in our property assets? This was the first time (quoting the Martens' article again) since the financial crisis of 2008 that the Fed (which is now JPMorgan Chase) had made these so-called repo loans to the trading houses on Wall Street. [End excerpt.] Read that: JPMorgan Chase, operating "as" the Federal Reserve and Federal Reserve Board of Governors, has been loaning itself and other big Wall Street Banks immense amounts of your credit to buy up land, businesses, homes, mines, and other actual property belonging to actual people, and they are using a trademark scam to do it. Not only that, while the original Federal Reserve was a private banking consortium that was as "Federal" as Federal Express, it was accountable to the United States Congress. This new criminal corporate bankruptcy fraud and "merger" take over, leaves JPMorgan Chase a free hand to dip into the public's credit to defraud and rob the people of this country without any accountability at all --- and the U.S. Military is standing by, letting them and the other Wall Street Banks do the looting. Want more?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

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3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

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4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

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5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

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6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

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8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

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9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

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11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

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12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

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13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

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14. Should a CBDC be legal tender?

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15. Should a CBDC pay interest? If so, why and how? If not, why not?

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16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

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17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

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18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

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19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

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20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

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21. How might future technological innovations affect design and policy choices related to CBDC?

In 2009, the "Federal Reserve System" -- a trademarked utility of the Federal Reserve, went bankrupt. This was (in a funny way) both the cause and the result of the 2008 financial debacle. Following TARP and that mop up, in 2017, Chase Bank, one of the controlling shareholders in the Federal Reserve System received the "FEDERAL RESERVE: name and trademark as part of the bankruptcy settlement. JPMorgan received the name and trademark "FEDERAL RESERVE BOARD OF GOVERNORS" as part of their share of the spoils. What remained of the Federal Reserve apart from the Federal Reserve System was rolled over into the "U.S. Treasury" ---which has actually been the International Monetary Fund (IMF) since 1924 ---- in 2019. So, there is no Federal Reserve. Okay? Everyone got that straight? And there hasn't been a U.S. Treasury since 1924 --- that's all the IMF in sheep's clothing. All the "Federal Reserve Banks" are now owned lock, stock, and barrel by Wall Street Commercial Banks, and, furthermore, though they continue to pretend that they have "something to do with the Federal Government" and continue to hustle "Treasury Bonds" for the non-existent U.S. Treasury/IMF, this means that the Wall Street Banks have direct access to credit purloined from the American People and are now helping themselves to whatever they want. Lurking in the background, the U.S. Military is the lynch pin holding this pile of illegal crap together, just as it has been since 1863. You all know about TARP, but don't know that under cover of the purported pandemic and all the media smokescreen created by that, Wall Street looted trillions more out of American pockets in what has come to be known as the Repo Loan Scandal. Read all about it: https://wallstreetonparade.com/9426-2/ Among all the articles posted by Wall Street on Parade is the one titled, "The Fed Has 233 Secret Documents About JPMorgan's Potential Role in the Repo Loan Crisis" by Pam Martens and Russ Martens dated March 13, 2020 -- that is almost two years ago -- but notice, three years AFTER JPMorgan and Chase acquired the Federal Reserve System names and trademarks and assets. Read this excerpt from their March 2020 article, armed with knowing that for all intents and purposes, JPMorgan is "the" Federal Reserve: By Pam Martens and Russ Martens: March 13, 2020 ~The Federal Reserve Board of Governors (JPMorgan's trademark since 2017) has acknowledged to Wall Street On Parade that it has 233 documents that might shed some light on why JPMorgan Chase was allowed by the Fed (JPMorgan Chase) to draw down $158 billion of the reserves it held at the Fed (JPMorgan Chase) last year, creating a liquidity crisis in the overnight loan market according to sources on Wall Street. After taking four months to respond to what should have been a 20-business day turnaround on our Freedom of Information Act request, the Federal Reserve (JPMorgan Chase) denied our FOIA in its entirety. (Our earlier request to the New York Fed resulted in the same kind of stonewalling. See The New York Fed Is Keeping JPMorgan’s Secrets Close to Its Chest.) The Wall Street liquidity crisis forced the Federal Reserve (Chase), beginning on September 17 of last year, to begin making tens of billions of dollars in loans each business day to the trading houses on Wall Street. It calls these firms its “primary dealers” since they also engage in open market operations with the Fed (that is, JPMorgan Chase) and are under contract with the government to make purchases of Treasury securities during Treasury auctions, a dangerous symbiotic relationship to say the least. Apparently, the authors of this article had no idea HOW close this "symbiotic" relationship is, because JPMorgan Chase IS "the Fed" at this point and has been since 2017. Why wouldn't it loan itself our American credit at our expense for its investments and their Wall Street Banker Buddys' investments in our property assets? This was the first time (quoting the Martens' article again) since the financial crisis of 2008 that the Fed (which is now JPMorgan Chase) had made these so-called repo loans to the trading houses on Wall Street. [End excerpt.] Read that: JPMorgan Chase, operating "as" the Federal Reserve and Federal Reserve Board of Governors, has been loaning itself and other big Wall Street Banks immense amounts of your credit to buy up land, businesses, homes, mines, and other actual property belonging to actual people, and they are using a trademark scam to do it. Not only that, while the original Federal Reserve was a private banking consortium that was as "Federal" as Federal Express, it was accountable to the United States Congress. This new criminal corporate bankruptcy fraud and "merger" take over, leaves JPMorgan Chase a free hand to dip into the public's credit to defraud and rob the people of this country without any accountability at all --- and the U.S. Military is standing by, letting them and the other Wall Street Banks do the looting. Want more?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

In 2009, the "Federal Reserve System" -- a trademarked utility of the Federal Reserve, went bankrupt. This was (in a funny way) both the cause and the result of the 2008 financial debacle. Following TARP and that mop up, in 2017, Chase Bank, one of the controlling shareholders in the Federal Reserve System received the "FEDERAL RESERVE: name and trademark as part of the bankruptcy settlement. JPMorgan received the name and trademark "FEDERAL RESERVE BOARD OF GOVERNORS" as part of their share of the spoils. What remained of the Federal Reserve apart from the Federal Reserve System was rolled over into the "U.S. Treasury" ---which has actually been the International Monetary Fund (IMF) since 1924 ---- in 2019. So, there is no Federal Reserve. Okay? Everyone got that straight? And there hasn't been a U.S. Treasury since 1924 --- that's all the IMF in sheep's clothing. All the "Federal Reserve Banks" are now owned lock, stock, and barrel by Wall Street Commercial Banks, and, furthermore, though they continue to pretend that they have "something to do with the Federal Government" and continue to hustle "Treasury Bonds" for the non-existent U.S. Treasury/IMF, this means that the Wall Street Banks have direct access to credit purloined from the American People and are now helping themselves to whatever they want. Lurking in the background, the U.S. Military is the lynch pin holding this pile of illegal crap together, just as it has been since 1863. You all know about TARP, but don't know that under cover of the purported pandemic and all the media smokescreen created by that, Wall Street looted trillions more out of American pockets in what has come to be known as the Repo Loan Scandal. Read all about it: https://wallstreetonparade.com/9426-2/ Among all the articles posted by Wall Street on Parade is the one titled, "The Fed Has 233 Secret Documents About JPMorgan's Potential Role in the Repo Loan Crisis" by Pam Martens and Russ Martens dated March 13, 2020 -- that is almost two years ago -- but notice, three years AFTER JPMorgan and Chase acquired the Federal Reserve System names and trademarks and assets. Read this excerpt from their March 2020 article, armed with knowing that for all intents and purposes, JPMorgan is "the" Federal Reserve: By Pam Martens and Russ Martens: March 13, 2020 ~The Federal Reserve Board of Governors (JPMorgan's trademark since 2017) has acknowledged to Wall Street On Parade that it has 233 documents that might shed some light on why JPMorgan Chase was allowed by the Fed (JPMorgan Chase) to draw down $158 billion of the reserves it held at the Fed (JPMorgan Chase) last year, creating a liquidity crisis in the overnight loan market according to sources on Wall Street. After taking four months to respond to what should have been a 20-business day turnaround on our Freedom of Information Act request, the Federal Reserve (JPMorgan Chase) denied our FOIA in its entirety. (Our earlier request to the New York Fed resulted in the same kind of stonewalling. See The New York Fed Is Keeping JPMorgan’s Secrets Close to Its Chest.) The Wall Street liquidity crisis forced the Federal Reserve (Chase), beginning on September 17 of last year, to begin making tens of billions of dollars in loans each business day to the trading houses on Wall Street. It calls these firms its “primary dealers” since they also engage in open market operations with the Fed (that is, JPMorgan Chase) and are under contract with the government to make purchases of Treasury securities during Treasury auctions, a dangerous symbiotic relationship to say the least. Apparently, the authors of this article had no idea HOW close this "symbiotic" relationship is, because JPMorgan Chase IS "the Fed" at this point and has been since 2017. Why wouldn't it loan itself our American credit at our expense for its investments and their Wall Street Banker Buddys' investments in our property assets? This was the first time (quoting the Martens' article again) since the financial crisis of 2008 that the Fed (which is now JPMorgan Chase) had made these so-called repo loans to the trading houses on Wall Street. [End excerpt.] Read that: JPMorgan Chase, operating "as" the Federal Reserve and Federal Reserve Board of Governors, has been loaning itself and other big Wall Street Banks immense amounts of your credit to buy up land, businesses, homes, mines, and other actual property belonging to actual people, and they are using a trademark scam to do it. Not only that, while the original Federal Reserve was a private banking consortium that was as "Federal" as Federal Express, it was accountable to the United States Congress. This new criminal corporate bankruptcy fraud and "merger" take over, leaves JPMorgan Chase a free hand to dip into the public's credit to defraud and rob the people of this country without any accountability at all --- and the U.S. Military is standing by, letting them and the other Wall Street Banks do the looting. Want more?

Name or Organization

Matt Kuckkahn

Industry

Individual

Country

United States of America

State

Colorado

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

One risk is people do not understand it and have zero education on it, so they will inevitably make grave errors such as losing wallets or keys.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Use existing public blockchains which are already backed by digital dollars.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It is inevitable that people who have access with it will have an easier time navigating finance and payments. It will further concentrate power in the hands of central banks and entities with the closest ties to the central bank because they will be the ones most able to leverage digital assets.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Dollarized assets could be more liquid and remove friction to transactions, removing predatory middle men.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Issuing power should be in the hands of the people where it rightfully belongs, we are afterall borrowing on our own full faith and credit. If issuing power remains centralized it will be negative stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Not too concerned about these things.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

2% symmetric inflation is impossible with the fed's tools unless the fed has the tools to buy and sell all assets not just dollars or bonds but how rigged of a market do we really want or need.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No, because we have decentralized open source public block chains that can already be used widely for payments in addition to digital banks like paypal.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Open source public blockchains seem the easiest to use.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We have to maintain dominance over China and Russia at all costs, and the decision to issue a CBDC should be weighted heavily by these competing adversaries.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Put a cap on the actual rate of dollar creation. 40% increase in money supply in a single year has shaken my confidence in the dollar to my core.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Dollars already have complete anonymity and facilitate illicit financial activity. We've been okay so far.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

It should be encrypted and siloed in compartmentalized trusts.

14. Should a CBDC be legal tender?

Obviously?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, because we all know the fed has no reserves and re-leverages it.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Whoever wants to, whoever can conform to a standard set of regulations and education.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes, same way decentralized cryptocurrency does it. No need to remake the wheel.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, QR code readers work good. Wallet addresses work good.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Check out the bridges being developed in the crypto space like Dogecoin - Ethereum bridge. Or Paypal to Bitcoin.

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing could brute-force some crypto blockchains one day.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Bridge it to existing crypto's to max liquidity of the USD and make the USD the reserve currency not just for the world, but all of crypto as well.

Name or Organization

Herb Krejsa

Industry

Payment System Operator or Service Provider

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

1) A digital currency not fully backed by any assets such as gold will be subject to the same debasement as the current fiat currency, and so will have the same problems as we see in paper currency today. 2) A digital currency gives the Federal Reserve the power to automatically deduct, with no recourse, funds from an individual's digital wallet to support political or social agendas. (And to clarify my position, this is a risk to citizens, NOT a benefit.) 3) A digital currency which does not have distributed, independent processing in the way Bitcoin does is more subject to disruptions in processing, both by external actors as well as by government.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, allow citizens to use Bitcoin as any other currency by not taxing Bitcoin when it is spent on goods and services.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDCs will likely be used for so-called financial inclusion, by either creating eDollar units to give to certain individuals based on social agendas, or by reallocating eDollar units from some individuals to others based on social agendas. This will have a negative impact on all citizens by further diluting the money supply in the former case, and by negating the incentive for people to work in the latter case.

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The price-stability goals will completely collapse under any currency system where government can exponentially inflate the an unbacked currency supply.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial stability will completely collapse under any currency system where government can exponentially inflate the an unbacked currency supply.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, a Central Bank digital currency would bypass many functions which the financial sector currently provides.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public’s access to a form of

central bank money that can be used widely for payments?

Yes, because citizens do not want every transaction tracked and possibly used against them in a future "social credit score".

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Anonymity is person-to-person transactions is a privacy right people are entitled to.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Depends where the "interest" will come from. If the "interest" is just more eDollar currency units created by the Federal Reserve, then that simply dilutes the value of the existing currency units.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO! No no no.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Mark Manoukian

Industry

Individual

Country

United States of America

State

Montana

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

With $30 Trillion debt we do not need to ad another currency. It will be rift with fraud.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

9% inflation is not price stability

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes with manipulated fraud

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

create polices to keep cash alive

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Credit card use is the only digital system we need.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

China owns a lot of the US, Smithfield Foods for example the largest pork producer in the US is owned by China. Keep the dollar

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Individual

Country

United States of America

State

Maryland

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Unbridled issuance and debasement based on Monetary need of controlling entities (i.e. Fed Reserve, Fed Govt, Banks, etc) above and beyond the current, unbacked Fed Reserve Note we use now.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. Absolutely not. Central Bank control of our nations currency has been corrupted since the establishment of the Fed Reserve and subsequent dissolution of the gold standard.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Maybe, however the potential for exclusion/restriction based on non-conformance usage patterns by participants to accomodate the fiscal needs of the governing body, at any given time, are almost guaranteed, regardless of assurances to the contrary.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will make it easy to affect monetary policy, but not for the benefit of "maximum-employment" or "price stability". The current fiat/FedReserve system has those abilities and have failed on all aspects, save for allowing the continued wasteful policies at the expense and indebtedness of the American tax payers.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Absolutely negative.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

If it is not decentralized (which it wouldn't, being central bank controlled) which would be no different then the current system, save for more avenues for central bank control and corruption.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only tool would be not to implement it. There is not benefit over the current system that would make it beneficial to anyone other than the controlling bodies.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It's called the debit/credit card system.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Blockchain. Decentralized blockchain.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't. The citizens of the U.S. should decide.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

No. The Fed Government and World banks have proven their incompetence in their complicity and duopoly.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Impossible.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Stay out and let the private sector iron out the issues.

14. Should a CBDC be legal tender?

100% NO.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Dave McGlauflin

Industry

Individual

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Electronic hacking is the biggest issue.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Get smarter about issuing legal tender. Get rid of the penny, for example.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, if limited to a certain privileged segment of society. Must be available to everyone.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Unknown - too many variables, so you need to really think this through first.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative because it could exasperate swings in the markets.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Same - too much volaility

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Implement specific rules and controls if you decide to go forward.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, only the Federal Government can issue currency. Declare illegal anyone else's currency used in the US except that issued by the Federal Govt, per the US Constitution.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Converted to other countries' issued currencies, just like now. Declare everything else illegal.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Benchmarking and try to go forward together, if possible.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Keep on top of problems and issues by international rules, frequent meetings and addressing problems rapidly.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

This is the most difficult with all the hacking, etc

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Implement rules for maximum control of the platform and process. The internet needs to change to become more secure with no more viruses hacking, spyware, etc. It is just the wild wild west until we can put in real controls.

14. Should a CBDC be legal tender?

That is up to the US Government. ONLY currency issued by the US govt is legal tender in the US.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Dont know

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Are there any quantity limits for cash? This is just another type of cash

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None - controlled only by the US govt

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

dont know

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

dont know

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Yes, definitely

21. How might future technological innovations affect design and policy choices related to CBDC?

dont know

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Again, dont go forward unless you are sure that you have control of everything, just like now with regular currency.

Name or Organization

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Industry

Technology Company

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

With the advent of quantum computing, it is already possible to crack some of the most sophisticated encryption algorithms that exist. In my opinion, a CBDC would be very much rooted in quantum key encryption, in order to be the future basis of a truly secure, and lasting way to transfer and tender money, including across borders. If there is a sudden loss of confidence in the safety and security of the banking system due to bad actors employing quantum computing to attack or steal money from our banking system, CBDC would be a robust backup system that would allow transactions to still take place securely. One of the most ineffiient areas of international trade is currency movement to and from other countries and currency exchange. Fees are excessive and this creates a friction that hinders international commerce and leads to bank fees that are exorbitant for such a trivial service. Fund transfers using CBDC could be instantaneous, without the usual, and unnecessary 3 day delay.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

NOPE. Quantum key encryption and or quantum communication networks are the only way to protect commerce from the power of quantum computing to crack encryption. The capabilities that exist today could be used by state actors to attack an adversary's banking system to great peril to the US economy if perpetrated by one of the autocratic states that we are in conflict with today.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

If the Fed allows CBDC to be integrated into other 3rd party fintech applications, I think there would be a positive impact. Those at the lower end of the socioeconomic rank already use Venmo and other payment services heavily, compared to more wealthy people, who are late adopters of the technology.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Prioritize security, robustness, speed, ease of use, NO FEES, and easy integration with other digital currencies for currency conversion at market exchange rates.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would be positive, since it eliminates a lot of the economic friction of transacting business by archaic, slow, and insecure banking systems.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Who cares. The big banks have way too much power. Let's democratize the banking system and end reliance on big banks, who in my perspective do not serve a useful purpose compared to local regional banks, where injection of money would be more local and more efficiently injected into the economy.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

I should bypass bank fees on peer to peer transactions using CBDC.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Not an issue. Few people use cash, and credit cards, and debit cards charge too much of a fee for near zero computational cost of transaction.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Continued and increasing abuse of consumers with exorbitant fees for currency exchange. I have paid 10% currency exchange fees.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Embrace it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Quantum key encryption

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Block chain technology

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Quantum key encryption. It would be even better if all transmissions are on quantum communication networks.

14. Should a CBDC be legal tender?

Yes.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No. The dollar does not provide interest.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

EVERYONE who wants to be an intermediary

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. I should be able to use encryption codes, serial number or whatever index for the CBDC to manually deposit my CBDC into my credit union account effectuating a transfer of funds.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Integrated into ApplePay, GPay, Venmo, etc.

20. How could a CBDC be designed to achieve transferability across multiple payment

platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing is a major risk to the banking system and we probably have less than 5 years to react to the threat

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

This should be independent of banking institution, decentralized, and open source platform.

Name or Organization

Richard S

Industry

Other: Medical Transportation

Country

United States of America

State

Wisconsin

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

PLEASE NO. THE LAST THING WE NEED IS THE FED CONTROLING ANOTHER CURRENCY. NO ONE TRUSTS YOU PEOPLE. GO [redacted]UCK YOURSELVES.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What *operational or cyber risks might be unavoidable?*

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Individual

Country

United States of America

State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The CBDC is a gross violation of privacy.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No THERE ARE NO BENEFITS TO A CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The effect would be grossly negative as many poor pay with cash that they keep on hand for minor household items that are too expensive for them to buy in the store. With a cbdc they won't be able to do that as their neighbor isn't going to give them their account number to pay for a stuffed animal at a yard sale.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will give the fed even more ability to create currency units at will and make it programmable for total control. the fed won't be able to achieve it's price stability any more than it can now. So that's a moot point there.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC will allow you the FED to be even more reckless and irresponsible with currency creation while giving you total control

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Because hacking will make the situation of someone stealing currency put their accounts worse. If there is a natural disaster and there is no electricity, you won't be able to buy any goods or services with a CBDC. But I'm sure that you already know that, and that's the point right. Total Control.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

How about NOT implementing the CBDC and keep cash in circulation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Doesn't matter, if cash usage declines, IT SHOULD ALWAYS BE IN EXISTENCE irregardless of the percentage of its usage in general.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

There WILL be a gold backed cryptocurrency and that's what YOUR kind is most afraid of, and you should be.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. United States should do what's best for it's own citizens and not worry about what the rest of the world thinks.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Again. NOT ISSUE IT.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't you degenerate fucking retards. By definition a CBDC HAS NO PRIVACY AT ALL !!!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Any computer system can be hacked and CDBC accounts will be no different.

14. Should a CBDC be legal tender?

NO, NO, NO AND MILLION TIMES NO.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

You   kers don't pay any interest now, so why would I trust you to do it with a CBDC .

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

How about just continuing to use cash. How about that?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

We the people will NEVER comply with the CBDC. And will fight it until hell freezes over and then fight on ice. You have NO RIGHT to control us. We aren't afraid of you, low life banking scum. You worthless parasitic wastes of sperm. Your mothers should've swallowed you. We know, of your monstrous plans for us and you WILL NEVER PREVAIL. WE WILL NEVER ACCEPT THE CBDC, NEVER.

Name or Organization

Industry

Consumer Interest Group

Country

United States of America

State

North Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

How will we truly know the M1 and M2 money supply if all dollars are digital? That is a big concern.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The benefits are not truly benefits. This seems like the elimination of cash. That's a problem!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Its all negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It would actually help the federal reserve in this way but it would totally eliminate transparancy. You guys have far too long had too much power to control interest rates and ignoring the free market driven interest rates. Y'all have hidden the true cost of money from the american people with artificially low interestrates. Very dishonest. Sad actually.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

This would promote negative stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

No one will know the true money supply.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not to issue a CBDC

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

The federal reserve should be PROMOTING the use of cash ! ! ! We are going down a dangerous road.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

The same why they happen now.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

What?!?!?! Are we soverign or what. Stupid question. By the way, if our currency was backed by a hard asset like gold, countries would be FLOCKing to use our dollar and inflation would stay in check.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

There is NO way to manage risk associated with CBDC.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It can't every transaction will be tracked and this in sense is a way to track every transaction a person makes. Not good!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

A stable paper currency with strong anti counterfit features that is backed by a hard asset have ZERO cyber risks people. Let's end this conversation now!

14. Should a CBDC be legal tender?

Hell no!!!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What? you want to control this too?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

This has problems written all over it. This the government, the fed, and big business in bed together! stop it now!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

this is crazy! stay with cash the ultimate offline medium of exchange.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

with cash you don't have to worry about this.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Christian

Industry

Other: Healthcare

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk is that bitcoin gains adoption.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I see no need for a CBDC. Bitcoin already won.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes it would, CBDC is run by the government when it should be decentralized. Let bitcoin do its job.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will definitely help.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative stability if data is off

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yea, let decentralized coins do their job.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

n\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?

yeah i dont see this working

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

NO

15. Should a CBDC pay interest? If so, why and how? If not, why not?

NO

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Kirk Brown

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I don't see the benefit of adding another fiat currency that has the ability to further devalue the dollar because it's just one more way for the big spenders to borrow against it and kick the can down the road on repayment. The current fiscal policy is destroying the life savings of people who have worked for it and transferring it to the politicians and people who contribute the least. I just wish one day that our monetary policy took into account the majority of US citizens and not the fringes

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Refer to comment 1

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Refer to comment 1

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Refer to comment 1

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Refer to comment 1

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Refer to comment 1

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Refer to comment 1

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Refer to comment 1

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Refer to comment 1

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Refer to comment 1

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Refer to comment 1

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Refer to comment 1

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Refer to comment 1

14. Should a CBDC be legal tender?

Refer to comment 1

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Refer to comment 1

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Refer to comment 1

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Refer to comment 1

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Refer to comment 1

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Refer to comment 1

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Refer to comment 1

21. How might future technological innovations affect design and policy choices related to CBDC?

Refer to comment 1

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Refer to comment 1

Name or Organization

Industry

Merchant

Country

United States of America

State

Missouri

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Zero privacy. More worthless currency backed by nothing. Another step towards The Great Reset/New World Order.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are no benefits, kill yourselves.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Everything about it is negative.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Shut up, the Fed doesn't give a shit about maximum employment or price stability. You want us broke and living off UBI. We'll own nothing and be happy, right?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, like deez nuts.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

There's nothing federal about the federal reserve, you're an illegal, foreign and unconstitutional entity.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

There are no potential benefits to diminish, your plan sucks, nazis.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Fuck the central bank. We're about to Andrew Jackson you assholes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The US needs to mind its own goddamn business, FOR ONCE. Who gives a shit what other countries are doing. Oh yeah, globalists, like you.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yeah, throw out the entire idea, you idiots lost, it's over.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't. There should always be complete anonymity, scumbags.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Cyber risks would be you douchefags cutting off my funds because my social credit score is too low.

14. Should a CBDC be legal tender?

CBDCs can lick deez nuts. Physical gold and silver all day gay fedboys.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What a stupid question, "sHoUlD wE cOnTrOl HoW mUcH mOneY yOu cAN hAvE? DuRrRrR"

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

As if you pieces of shit would allow yourselves to be regulated.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yeah, it's called cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Patrick Van Horn

Industry

Individual

Country

United States of America

State

Washington

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The whole idea behind digital currencies was to not have the regulation and be able to manage our own money and security. Understand it puts us back to wild west but technology has in turn changed the idea of needing to have someone or govt secure our money. The technology is the key here not the currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Creating a different currency under our current regulations or modified regulations still defeats the purpose of it. I believe you will find people will stay away from a regulated currency. I believe the technology will be bringing new ideas and ways to offer other types of transactions like with NFT's. NFT's can be used to keep records of say ownership of a home which would speed the process of recording and Titles. Many other types of benefits could become of this technology. Would the technology change for a US currency from decentralized to a centralized currency which again was the point and why the digital coins have become so popular. The beautiful thing about decentralized is say we lost part of a network I can still be authorized to use my currency even if our centralized system went down or was compromised. People want freedom not more government control.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

Legal tender means regulated. People are going to continue to use the unregulated and if forced to use other means will create issues. other countries are adopting stable current currencies which means we will need to still need to deal with unregulated. I always go back to thinking of it as that dollar represents something I owned and I want to trade it for something i do not own. the value is in what the other person is willing to trade for whether 2 of my things for one of his has value for both parties. Does not have to be legal tender in order for things to have value. It is a means for people to trade without using a middleman.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

local wallets holding currency not a bank or you can have multiple wallets which some could be a local running around wallet and you can distribute other wealth to other wallets depending what it will be used for. Example an exchange or brokerage could have a wallet for trading the stock market.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Point of sale transactions should be left to public. you would just need to be able to allow your coin on the blockchain unless you are going to create your own blockchain. Then public would need to know how to build applications that could trade on it.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Depends what you want to do. As I have said people want to control it themselves. I believe this technology will still evolve and get better as we are already seeing happen with some of the the blockchains already out there. Research the layer one layer 2 tech going on with etherium.

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I see this technology being applied in all kinds of ways.

Name or Organization

Industry

Trade Organization

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Promote financial literacy, increased savings amounts, decreases wealth gap between middle class. Tie it to the dollar and allow it to function like cash. 2fa to device, or use fed cbdc app for wallet.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No. It is time to remove paper cash and metal coin from society. This is an antiquated method of exchange.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, positive effect on inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

No difference. Would treat the same as currency today.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Should make transactions faster and easier therefore should increase positive stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Not sure how cbdc would adversely affect. Like a digital dollar.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Similar fed policies that are in use today. Not that I can recognize.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Get rid of cash and go to 100% credit or digital. Cash and coin are unecessary and expensive to provide and maintain.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Nefariously, adopting Bitcoin or other cryptocurrencies. We are seeing this today. Money orders.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Should pay attention to what's going on in Asia and Europe. They typically lead in innovation. How long was NFC in place in Asia before it even began to be adopted in US?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Allow business leaders in the tech space to speak to these issues and potential risks.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Monitoring by fdic and IRS subject to guidelines like all income is down today.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Partner with a company like cyberreason to set this up on platform from the beginning. Hackers will try to hack. 2fa will help. Scammers will scam, people need to treat cbdc as cash in wallet.

14. Should a CBDC be legal tender?

Yes

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes. To promote saving. Set up a tiered rate that amounts above a threshold would qualify for % apr. For instance $10k

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. There is not a limit to how much cash an individual may have today.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Major banks could be an option. Only those approved by fed. JPMC, WF, BofA, Citi, etc.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Places hold on funds until online.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Accepted everywhere where a business has a bank account. Pos like square or Apple Pay. NFC via fed wallet.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Tie it to the dollar and allow it to function like cash. 2fa to device, or use fed cbdc app for wallet.

21. How might future technological innovations affect design and policy choices related to CBDC?

Limited

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I don't recognize any.

Name or Organization

Industry

Academia

Country

United States of America

State

Arkansas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Must have a stand alone traceable Money Supply construct...call it M-DC.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, start with CD-s and treasuries purchasable with DC as a trial run.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The Fed Reserve should not be involved with this currency. It should have a stand-alone asset manager in the private sector.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Diversity alone, sectors will be prioritized and there will be an imbalance of distribution of capital.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Absolutely no short or long trading.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Isn't this cash!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Let's be last in line then answer that based upon the other G-12 mistakes.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Deficits by national GDP could discount the rate upon which trades are made internationally. DO NOT USE current credit rating apparatus.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes, have an FDIC product dedicated just to it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

see #4 above!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This is a made up question. Does every think tank always have to be included???

14. Should a CBDC be legal tender?

Only if assets exceed debts.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

If traded, it should increase shares.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

As long as its not global in design.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The 50 largest American corporations should be allowed to carry CBDC instruments of trade within an internal NON WALL STREET dividend marketplace that places 50% of the risk of the PRIVATE sector and 50% of the risk on the trader.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I'm not capable of answering this other than to say that the Federal Government should not oversee products of which they have no initial burden.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Point of sale....you mean ONLINE point of sale....that's where this currency will PUSH the entire retail infrastructure and is the ONLY and highest reason that it will exist in the first place.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

yes, the entire structure must pivot on the %'s used and available for standard borrowing markets. Allow, per say, the Mortgage industry (WITHOUT SM, FHA!!) to hedge (bundle - without Feds interest rate interventions), bulk supplies divided by personal credit worthiness, to assure that at least 50% of supply is ALWAYS in the main stream consumer marketplace NOT TOP 1% international traders daily game playing.

21. How might future technological innovations affect design and policy choices related to CBDC?

Let these 50 Corporations provide input here. Not academia and not the public sectors.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

-

Name or Organization

Judi Henry

Industry

Individual

Country

United States of America

State

Mississippi

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

We the people don't want to go to digital money period. There is no benefit other than the government getting their hands on your information.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

This is a dumb idea created by globalists and it's not appreciated by citizens.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NEGTIVE!

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

We the People want LESS government intrusion. Don't you get it?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative!

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

We don't need a few government agencies and banks in charge of all money. It would be especially hard on homeless, elderly, dysfunctional families, no computer families, many many people would be affected NEGATIVELY!

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Good grief not everyone in this world has a computer or want their information stored in safely in a government agency,

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Back off our use of money. It's a terrible idea, just terrible.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Do we have a border under this bogus administration? I don't know why we allow illegals in, pay them taxpayer money just so they can ship it out of the country. How does that help us at all?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Screw them. They don't dictate to us. We fought and got rid of the oppressive King. We're not going backwards

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes vote Republican!

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

They couldn't! That's the point.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

They couldn't protect squat.

14. Should a CBDC be legal tender?

NO! NO! NO!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No we don't need CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Sure the globalists would love that idea. HELL NO!

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

NONE. ITS a HORRIBLE IDEA!

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

No

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

No

21. How might future technological innovations affect design and policy choices related to CBDC?

No

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

There are no benefits except to the globalists. For citizens it's a horrible idea!

Name or Organization

Richard Bernhardt

Industry

Trade Organization

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Digital currency relies upon the use of Internet and electronic accounting. We have seen through cryptocurrency that this is highly fallible and dependent on the weakest link. Our currency system already has all the benefits of digital transfer of real currency. Our credit cards and EFT work in this way already. Adding digital currency provides more ways for fraud and abuse. We have a hard enough time tracking currency as things are, we do not need new and different forms of currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, make credit transactions and all other transactions digitally protected, not simply protected by simple encryptions, social security numbers (antiquated means not ever supposed to be used as ID) and passwords. Right now most credit transactions allow currency to be effectively used with nothing more than copying a few numbers and basic information. This is a trillion dollar global issue. Stop fraud by using better security with the means you have now. Don't create new currency to do that.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

The unbanked likely do not have access to means to use digital currency. I do not see having digital currency as a valid means of creating positive inclusion.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

We do not want the Central Bank or the Federal Reserve having even more influence on employment and price stability. The economy should not be that currency dependent. That will not change with digital currency.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I do not see a net positive or negative effect on financial stability except where currency is forged and used in the economy. If sufficient digital security is possible for CBDC, then that aspect might be a positive.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Non-Bank money should not really be permitted. It is not traceable, not controlled by the normal monetary system and can be greatly abused.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Of course. If you don't you impede commerce.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I don't know. In fact, I would be concerned about such activity leading to a change in world currency. The fact that things are backed by the US dollar could change if electronic currency were normalized.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The U.S. should not be making its monetary policy nor its currency policy based on the choice of other countries to issue CBDC. If it makes sense in the United States and for its partners, then that should be considered, but not a driving factor.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That is really the crux of the issue. Both the consumer/user of CBDC must feel that they have the freedom to use the substitute currency as they used their paper money and coins. If they feel monitored, it is not successful. That being said, currency in any form must have mitigations for crime and misuse.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

That depends on its design. If it can be hacked, there is cyber risk. If it can be identified, then the consumer is monitored. If it is something that can be stolen, then there are risks that it will be used illicitly. All of this must be considered and worked before any steps are taken to consider issuing CBDC. If currency is not trusted that way, it will fail and failure of US currency can cause economic disaster.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

CBDC is used as a currency substitute. You are not creating a different banking system, you are replacing currency. In that respect, what would you be paying interest upon? If you are considering it as a substitute for currency, then it should be able to be loaned just like currency and for interest, but that is not a function of the currency itself.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

The very fact that you are asking this question raises grave concern. It means you have no idea how to regulate, dispense, or control the CBDC. We do not limit who can have currency in the United States nor who can take currency or lend currency. Why would there only be specific intermediaries. If the government itself does not control the CBDC as with the Federal Reserve, then are we making currency a private concern?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Too much dependency on online transactions have led to billions in losses due to security and misuse.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of *sale? If so, how?*

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

That is an unknown.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Michael Crouch

Industry

Individual

Country

United States of America

State

Virginia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The infrastructure needed to produce such a project would be a massive undertaking with significant risk of underadoption."Traditional" crptocurrencies use an extreme degree of decentralazation that is simply unacceptable for a currency that would underpin the US economy. Equally as important, the Fed would incur significant financial risk in order to be inclusive to those the traditional banking system chooses to exclude. The exclusion is a risk calculation that is deemed inappropriate for a bank, but that risk must be taken on my someone ie the central bank issuing the currency.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No effect. A fair portion unbanked portion of society sees financial institutions, or even organized government, as a threat or sees them as untrustworthy. A new form a currency that does not include complete anonymity will not draw those people in the banking system. The people don't feel this way are seen as risky and system may be tailored in a way to included them, but a CBDC is a radical change that will cause people to shy away without proper education. While extremely system to using a plastic card to buy things in the traditional banking system a CBDC is just different enough to difficult to provide a clear understand to people who won't pretend they don't already know how it works.

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A CBDC would greatly improve the ability of the Fed to more precise effects on monetary policy. This would be possible through the ability to enact a change and fine tune said change through real time data science down the individual consumer level that can easily be made available with access to the blockchain that the CBDC is operated through.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Long, long-term financial stability would remain the same with a CBDC. This comes with a two-fold reasoning. First, the US could continue on the path of championing innovation for the world. Secondly, and partly a byproduct of the first reason, the USD would remain the reserve currency of the world through the adoption of digital currency in general. Considering the global financial relies on USD is a very important reason for continued financial stability.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The most readily available tool to mitigate adverse effects to the financial system is to award banks and non banks with rewards for retrofitting their current servers to facilitate the migration to a CBDC. A system such a one used by Bitcoin for "mining" would be an immediate answer that can be change to be more secure as adoption continues. The reward system can allow for payments to banks in leui of deposits and speed the built out of infrastructure of a transition to more permanent solution.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Decisions by other countries should greatly effect the US decision to create a CBDC. Without on the world will move away from USD as the reserve currency because it will obsolete and relatively useless or cumbersome to use in a new financial system that has evolved without it

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

David

Industry

Individual

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are no benefits for the citizens only extreme danger of government corruption. No privacy, negative interest rates, citizens will lose the freedom to choose when or what they spend their money on. A CBDC should be boycotted by anyone who cares about liberty

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, a decentralized cryptocurrency that is completely separate from government.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

14. Should a CBDC be legal tender?

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Curtis Swiedom

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Loss of individual Sovereignty that Hard Cash provides to an individual that no outside control however innocent can have any control to money access.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes, they are called Banks and Credit cards.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

A large percent of elderly who probably have the most wealth would never or easily trust or understand digital capital. Nor how to access it. Also low income and fringe economies would not acces it.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Other than printing money out of thin air as they do now, parties with great wealth could pressure a digital system with leverage to their advantage just as they do stock markets now.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Kick the legs out from under the US Dollar where a billion people in the 2nd and 3rd World are sitting on dollars for security and see how fast it colapses.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Only tools you need for a train wreck is a wrecker to haul it to the junkyard of history. You will create a new International System that you can't control much like the Internet has evolved.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Who cares, it's not your money, leave them alone… I still have marbles I won in 4th grade, do you want to audit them.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Don't play their game, stick to US Dollar, your the Big Guy, act like it. People trust it.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Yes. Stay away from it. If you open that door it will never shut.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

You can't without owning them completely, not good.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

You can't manage it, ever read Adam Smith?! The free market manages itself.. that's why apples cost more out of season.. remember.

14. Should a CBDC be legal tender?

No

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No, they will find a way around that.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None, they will just skim the cream off like banks do now.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No, just a handle for monkey business .. just like now, Treasure officials trading on bond levels that they set the price on.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Good luck.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Sure, all you need is 10 billion infrastructure to get started.. then have your brother-in-law run it.

21. How might future technological innovations affect design and policy choices related to CBDC?

When they need you to change they will cut you in on the action.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Just do what the big players ask and hope they don't forget your name at Christmas.

Name or Organization

Richard Rierson

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

why have digital currency? It seems that our currency has enough problems of its own now that it backed only by the good faith of the government. when they need more money they just print it. Hence inflation & no gold or silver to back i it up.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

it is way past the time to have a budget & stick to it!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

stop printing money with out some means of baking it up!

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

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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?

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20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

i would suggest on stabilizing the dollar against the Chinese & other digital countries.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Tito Puentes

Industry

Individual

Country

United States of America

State

Iowa

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The fact that you can just delete my funds to 0 whenever I say or do something the government doesn’t like.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

No, Which is why you should stop this.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative, Bad enough you can snoop through my account because it goes over 600 bucks from me getting money via PayPal, Venmo, cash app, etc.

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

You’re already jacked up things with paper notes with inflation. This new system wouldn’t change that. Rinse and repeat cycle.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative, it’s like you don’t want to hear the truth.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The Fed already abuses it’s power through paper. Now they can just push a button.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Not using this b.s. system.

8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

Cash usuals declines because you keep telling people to pay with debit.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

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19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Bob McKown

Industry

Individual

Country

United States of America

State

Arizona

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are no benefits only mass confusion

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Keeping things the way are better, some of us get confused about this digital stuff

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Confusion

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I don't know, I'm retired

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

I believe it would have a negative affect, confusion, etc

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes, no one could be sure how much they have

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Keeping away from this system

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Banks controlling money already and most are owned by George Soros

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Each countries people (not elected officials) should decide for themselves

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

No one would have any privacy, all it would take is a good hacker to break a person's code and they would have access to information

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Hackers have already broken into private account as well as government accounts

14. Should a CBDC be legal tender?

NO!!

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

NO What this cbdc is reminding me of is communist party and socialism

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Andy Garcia

Industry

Academia

Country

United States of America

State

Georgia

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

If the long term goal is to get rid of paper currency, relying strictly on CBDC the entire economic system will become vulnerable and susceptible to crippling cyber-attacks. There needs to a fall-back system that would work without electricity, much like paper currency does.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

It could be achieved by rethinking and rebuilding monetary transaction protocols with the existing payment systems like VISA, MasterCard etc. An upshot from this approach would be a better adoption by the public and a broader impact on the global monetary system

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

CBDC can prove to be more agile in dealing with crisis-type situations, because with CBDC it is possible to eliminate many layers of bureaucracy that often slow down the decision making process.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

These two are mutually exclusive barring any foul play from within the regulatory body.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Targeted power outages could be highly problematic as well internal sabotages.

14. Should a CBDC be legal tender?

It certainly deserves to be experimented with.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

The whole point of CBDC is to have a centralized monetary state (state as in 'condition') control. Any offline capability will violate this principle and might lead to state management vulnerabilities.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Sean Rutledge

Industry

Merchant

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are no benefits. Period.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

There are no benefits

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It will affect financial inclusion making it impossible for some to manage and maintain wealth.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I provides too much power to a government that maintains black budgets and other budgets that have zero oversight. For example the trillions of dollars the military cant account for during the early to mid 2000's. Digital currency complicates consumer markets in the same manner.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Those who have physical access to digital platforms will gain an unfair advantage during the initial implementation period and will use that unfair advantage to commercialize and carve future advantage.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Those who have physical access to digital platforms will gain an unfair advantage during the initial implementation period and will use that unfair advantage to commercialize and carve future advantage.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Nothing will mitigate the adverse impact.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Simply put, digital currency takes too much control and coalesces it with people and institutions that can afford to build the appropriate infrastructure to capitalize there bye monetizing their position and leaving behind others.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S.

CBDC?

They don't need to evolve. Bank to bank transfer based on actual assets on the books.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They shouldn't

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Dont do it.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

They cant. It defeats the entire reason for implementing such a currency. There can be no privacy in this economy

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Really? This is a question? There has never been a cycber system the US government or ANY government has created that hasn't been breached. Are you seriously asking this question? You know what has never been breached? Fort Knox people. When is the last time Fort Knox was robbed by anyone other than those who already work there? Never.

14. Should a CBDC be legal tender?

Hello no.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

No it's dangerous.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

What the hell is this question? Are you really asking people if its ok to build communism into the system?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

None

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

CBDC should not exist.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

CBDC should not exist.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It can't

21. How might future technological innovations affect design and policy choices related to CBDC?

You people have completely lost your minds.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Do not EVER consider

Name or Organization

Jason Green

Industry

Country

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State

Ohio

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk: just another means for the Fed to hyperinflate the currency supply as an indirect tax Risk: Need electrical-free transfer of currency in case of power failure. Risk: physical coin collecting hobby dies out. Benefit: increased security and anti-counterfeit.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

A centrally backed decentralized currency can achieve the same results

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

It could be abused to stiffle dissent be a corrupt political class.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

The CBDC needs to be backed by a non-consumable object, such as a precious metal.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

It would make money velocity more efficient, which should lower the tax rate upon citizens.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The financial sector is already too large a portion of the US economy. It is parasitic and needs to be reduced anyways.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Eliminate 90% of the financial sector through financial automation.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Vassal states, such as Puerto Rico, would be overly encumbered to pay of debts they were forced to take out as proof of loyalty.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Reduce special drawing rights. This is just another means of abusing Vassal States.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Software always changes and needs updates. Make this FAR less frequent for a CBDC.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It has failed to do so for a hundred years with paper currency since the FED has illicitly inflated the currency supply.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Make it decentralized.

14. Should a CBDC be legal tender?

Yes, for everything except paying taxes and receiving tax refunds.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, but this should be tax free for individuals making less than 4X median wage.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Yes. Limit the FED's holding of all currencies to less than 0.01% of all currency supply.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Software companies should be exempt from intermediary regulation because such regulation corruptly monopolizes the abuse of currency for the benefit of the extremely wealthy: by vassalizing software companies for a centralized purpose.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. The CBDC should be designed to update the ledger only once a year: the day after taxes are due in (paid in US Dollars or gold).

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

By eliminating Federal , State, and Local capital gains tax on competing private asset class currencies.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

By standarizing the unit acount to a time based method, i.e. by measurement of light speed, instead of fiat.

21. How might future technological innovations affect design and policy choices related to CBDC?

Innovations tend to be successful only if investment, or debt, has been accepted. Therefore, eliminate the barriers to entry of technology by eliminating usury interest charges for all persons except the very wealthy.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I have designed a laser cavity based means to "mine" cryptocurrencies. By I am being persistently deplatformed by incumbent powers. Please stop deplatforming me.

Name or Organization

Robert S

Industry

Individual

Country

United States of America

State

Illinois

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

would need to figure out how to protect consumers, or users of CBDC from hacking. Hackers could steal individual(s) money, or money from nonbank institutions. Would be a huge liability, even for the federal reserve. Also, the coins should only be minted based off of the work that American society provides, not from nothing. Our work was always the highest tier.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

The FED always plays with interest rates, with Crypto you can provide a healthy interest % on all savings, by using individuals, commercial banks, and nonbank institutions as workhorses to generate(mint) new coins through proof-of-stake, but most importantly through proof-of-work.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

More access = more competition. The world is heading to decentralization with globalization. Be the leaders of decentralization and we will exist far into the future as the hegemony that we've always been in the world. Allow more access to individuals that gives them a chance to be on the higher playing field. More chance, is more opportunity which results in more faces, and more chances to keep the train on the right track. It would also allow society to effect what types of people win in the economy somewhat. It's political in nature, and allows expansion of many industries. Allows the big dogs to retain their position while slinking back into the shadows, and allows the little dogs to get into the ring and fight fairly. It's important for the elite to do this so they can get away from far left radicalization, and get away from far right radicalization in an equal manner. The left blames the billionaires, and the bank.. while the right blames the ethnicity and the bank. Remove the communistic outlook of the central bank and you will win. You will never lose. <3

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

I should be getting paid for my opinion on this even though I'm sure there are many more educated opinions being sent to you through this form currently. However, if the FED was to implement proof-of-work and proof-of-stake through these systems you can also implement a varying % level depending on what work is needed, what sector needs a boost. Some sectors maybe need a permanent, solid % foundation. These types of things would be healthcare, construction, and all forms of engineering to advance America into the future with innovation and invention. Proof-of-stake could be varying to uplift certain types of people into a better world, removing the need of endless charities trying to fix things, while only helping the problem to grow. Revitalize America, and let our European roots flourish. Example - If America is needing new infrastructure, you can apply a bonus % to the minting of new CBDC to that sector. Once the infrastructure is fixed, or the % boost shows a rise in unemployment, or job security in those sectors you can remove the bonus, then turn around and skim off the top for the same sector in terms of proof-of-stake. Then allocate the skim to another sector. It allows more liquidation of currency, which is important for a capitalistic/communistic economy like we have.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Transparent direction, with decentralization of currency while establishing a more globalized USD would of course provide more stability. The world is wanting to get off of the USD, and we must not allow that to happen. China, and Russia are nothing in comparison to what America has been. However, we need to keep promoting the European inventive spirit, and push financial stability for this spirit. It will accel us to the point of no return, no mistake could then demolish our power.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The financial sector has always adversely affected and effected itself. It's built on speculation, and now they use AI trading programs that create more of a volatile system. News, happenings will always direct and create massive fluctuations with the system. This needs to be put into the hands of the normal US civilian, over the foreign national, and speculation needs to be eradicated, unless it's speculation on foreign markets, or foreign currency. Bring the USD back into full power and Americans would of course always be loyal. Loyalty, power, honor. Do it.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Decentralization will lead to more information about every sector then problems can be found and fixed before they run away. Stop allowing nonbank financial institutions to hold the power, or the knowledge base of mitigation. It's all a mess. Fix it.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

It will always be important to have something to fall back on. In case of losing power, or some solar event knocking out networks, or war.. it's always important to have something to fall back on. "Normal" people like "flexing" their cash at others.. it's a poor thing to do, but it happens a lot. Cash is king, crypto is god(tier). A stable coin would be tied to it anyways. It'd be a good thing to have both.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

If we get it done first, then the USA would be the leading dominant country. China, Russia, and other nations are already rushing towards it. Just be the freedom currency, and allow people to have some privacy. China won't do this, neither will Russia. They want total indoctrination to the state. You will get more loyalty from the people the other way around. You know this history as the federal reserve. Find the middle ground. Don't go full authoritarian

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

It shouldn't. Keep our digital currency the strongest. Our dollar was always strong, but with the failed system of fractional reserve banking all of western currency has declined. Even though the whole "Euro" scheme the USD prevailed after some years. It's still stronger than the Euro, and more dominant. Only produce new digital currency based off of work, and stake. Use the citizens, and institutions to provide the infrastructure behind it. Infrastructure should be open to anyone, and also it will cement once again the power of the American workforce. Do not allow foreign nationals, or alien immigrants to be able to participate in our CBDC program, but allow them to use the fiat that's tied to the CBDC. It will provide a bonus to using our country for tourism, and it will benefit us for people who only come over to use our great universities or society for a temporary gain. Make more $$ off of those, it will make Americans feel more important, loyal, and subservient to the bank. (That's the point right?)

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Provide very good safeguards against hacking. If someone is hacked and currency stolen, make sure they are reimbursed. Provide many restrictions on major money moves, over a certain threshold it should still be instant, but should be put into a system of investigation and do it fairly. Give bonuses to the common man, while limiting the bonuses to the big man. It will help in the end, and provide longevity to American economy.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Privacy for Americans, no privacy for foreign nationals or people on visas or illegal immigrants. Give power back to the people who hold citizenship. Put a penalty on those who do not. Americans aren't inherently evil, or terroristic. I'd also put more checks and balances on people who have felonies.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

This I do not know. Not a tech guy. I'm a future looking guy. :shrug:

14. Should a CBDC be legal tender?

Yes 100%

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, proof-of-stake. Allow normal people to gain a huge % on their staking. It will remove some expenditures on the economy, but in the long run it will not.. bigger purchases, more often.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. That will limit freedom of work. More work, more CBDC. Simple.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Any firm, including small firms that meet a small requirement for joining. Maybe a threshold of security, or backed by something that provides security to consumers.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

No. Won't be needed with our country being more connected to the internet. Simple issues with this can be fixed with a low amount of money.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. The more its used the less you'll have armed robberies for currency as well. It'll allow businesses to immediately transfer their funds into their bank, and start staking with it. Businesses that stake can then provide a nice % bonus to every employee based off of performance because employees get paid weekly, bi-weekly, or quarterly / etc. It allows the business to generate more revenue through staking via a financial institution, and provides the worker more revenue. It's a chain linked bonus for all.. including the central bank.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

This technology is already around. I'm not a tech guy I don't know what it's called, just know its there.

21. How might future technological innovations affect design and policy choices related to CBDC?

Every thing is every changing except ideological mindsets. Follow a good mindset that allows normal people to participate and those in power get off scot free. Allow European inventions to excel again, give us the power and finance we deserve and we will come back to your side.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Do digital currency first before China and Russia. Let's own them. Let's just take over their shit through economic warfare while acting like the good guys. What can they do? Nothing. American Power. Bring back the good ole' days. Money to the people, and the people will do whatever you want them to. <3

Name or Organization

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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?

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Reverting to Gold backed, non trackable, paper currency.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Negative. We'd be setting up a situation that could be abused if the wrong people come into power.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. We'd be setting up a situation that could be abused if the wrong people come into power.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

If that money is tangible then yes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

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15. Should a CBDC pay interest? If so, why and how? If not, why not?

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21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

ANTHONY MIELLA

Industry

Individual

Country

United States of America

State

Missouri

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Before the European Union went to the their own currency, the euro was touted as a better way fro countries to trade and do business with each other. It has not worked. So, PLEASE EXPLAIN WHY EVERY COUNTRY HAVING IT'S OWN CRYPTOCURRENCY IS ANY DIFFERENT FROM EVERY COUNTRY HAVING IT'SOWN CURRENCY LIKE BEFORE THE EURO. MAKES ABSOLUTELY NO SENSE!!! EDUCATED IDIOTS!!!

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

LEAVE IT THE EXACT WAY IT IS NOW, WITH THE EU STRUGGLING WITH THE EURO, AND THE US DOLLAR STILL THE MOST RELIABLE CURRENCY.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

NO.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

THEY HAVE NOT DONE A VERY GOOD JOB SO FAR. TELL THE FEDERAL RESERVE TO KEEP SITTING ON THEIR HANDS, AND LEAVE THINGS ALONE. SINCE 2008, THEIR POLICIES HAVE BEEN A DISASTER, ESPECIALLY FOR RETIRED PEOPLE ON FIXED INCOME.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

QUIT PRINTING MONEY, AND HAVE THE DOLLAR BACKED WITH SONETHIGN OTHER THAN THIN AIR.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

ABSOLUTELY. SO FAR THEY HAVE KEPT THE FINANCIAL SECTOR AFLOAT, WHILE THE LITTLE GUY GETS RAPED.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

THE BACKING OF THE US DOLLAR WITH SILVER OR GOLD.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

NO. JUST LOOK A THE AMOUNT OF CREDIT PEOPLE HAVE UNDERTAKEN. WAY TOO MUCH. THE FED AND THE US GOVERNMENT ENCOURAGES PEOPLE TO SAVE, YET

THE FED HAS MANIPULATED THE INTEREST RATES TO NEAR ZERO, BECAUSE THE US GOVERNMENT IS BROKE. IF THEY RAISE THE INTEREST RATES TOO SOON, OR TOO MUCH, THE US GOVERNMENT CAN NOT EVEN PAY THE INTEREST ON IT'S DEBT.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

WHO CARES???

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

IT SHOULD NOT AFFECT THE USA ONE BIT. THEY HAVE THEIR PROBLEMS, THE USA HAS IT'S PROBLEMS. THE USA IS NOT THE SOLUTION IF THEY DO STUPID CURRENCY MANIPULATIONS LIKE EVERY OTHER COUNTRY.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I JUST RAISED THEM ABOVE.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

THEY CAN'T. CRIMINALS FIND WAYS TO LAUNDER MONEY AND SKIRT THE FINANCIAL LAWS NO MATTER WHAT THE FED OT ANYONE ELSE TRIES TO DO. CRIMINALS ALWAYS FIND WAYS TO STEAL. HOW MANY TIMES HAS THE FED CHANGED WHAT THE DOLLAR LOOKS LIKE TO STOP COUNTERFEITING. HAVE THEY BEEN ABLE TO STOP COUNTERFITING? NO!!!

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

With the technology today, cyber security is basically a myth. a few years ago, a young computer hacker was released from jail, and "60 minutes" asked some huge company if they could let this hacker try to get into this companies financials. the head of cyber security at this firm let the hacker try. they were bragging that their system was impenetrable. the young man hacked intol their system in about 30 minutes, before the segment on the show ended.

14. Should a CBDC be legal tender?

ABSOLUTELY NOT. NO DIGITAL CURRENCY. IT IS UNSTABLE. TAKE A LOOK AT WHAT BITCOIN HAS DONE THE PAST FEW WEEKS. iT WENT FROM 66000 TO 41000.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

DO NOT USE DIGITAL CURRENCY PERIOD.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

THERE SHOULD BE NO DIGITAL CURRENCY FOR USE BY THE US.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

WHO KNOWS??? HOW MANY DIGITAL CURRENCIES ARE THERE CURRENTLY? A BUNCH WITH NO REGULATION AT ALL. THEY ARE UNSTABLE, AND HOW WOULD THE FEDERAL RESERVE PROPOSE TO REGULATE SOMETHING THEY HAVE ABSOLUTELY NO EXPERIENCE WITH.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

NO!

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

NO. NO crypto currency to replace the dollar.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

They can't! Every country now is implementing their own cryptocurrency. As I pointed out before, how is that different from every country issuing their own money (dollars)?

21. How might future technological innovations affect design and policy choices related to CBDC?

who knows. Can the fed see the future???

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

THERE ARE NO BENEFITS TO THE US REPLACING THE DOLLAR. NONE WHATSOEVER. THE DOLLAR HAS PROVEN IT'S DURABILITY & RELIABILITY FOR OVER 200 YEARS.

Name or Organization

Bret Rosane

Industry

Individual

Country

United States of America

State

Nevada

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDC is a totalitarian scheme to control the population by controlling personal finances. It gives total power to exclude citizens from the financial system if the government doesn't like you and will probably be connected to a social credit score. There will be no need for banks since everyone would have an account at the Fed.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Risks outweigh the benefits by a wide margin.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes in a negative way. The government could exclude an individual from conducting business merely for dissenting. No vax? No CBDC for you!

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

There has been no price stability! Since 1913 the dollar has lost 99% of its purchasing power due to the creation of banks reserves out of thin air by the fed and through creation of money via loans at commercial banks. Inflation could be controlled by raising interest rates above the true inflation rate for a period of time but because of the excessive debt in the system currently, this remedy would collapse the financial system.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Unclear what you mean by financial stability. For certain individuals or companies they could get wiped out a the whim of an unelected bureaucrat.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

It is centralized and controlled. A free market economy is superior to a command controlled central economy like the old Soviet Union and the current U.S. system.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Make a decentralized digital currency legal tender like El Salvador and the U.S. economy will flourish. Make a Centralized control coin currency and the economy will be doomed to shortages of goods and services.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Cash usage is declining already. It's important that fiat money be backed with gold or the fiat CBDC will be rejected by the public.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin lightening.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Ask your bosses at the I.M.F and B.I.S. who want a one world currency.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Make it decentralized like bitcoin.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Bitcoin protocol.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Bitcoin is resilient.

14. Should a CBDC be legal tender?

Only if it's decentralized like bitcoin.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

It shouldn't pay interest because that would cause inflation. Interest can be had by loaning out your CBDC.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. Who decides the limit?

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Anybody but the banks. Preferably elected officials with oversight by congress,

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Unsure.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Of course. It should be verifiable to both parties and recorded on a ledger preserving the anonymity of both parties like bitcoin.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

If CBDC is legal tender it would be accepted in the same way as digital dollars are accepted now.

21. How might future technological innovations affect design and policy choices related to CBDC?

Quantum computing could hack the algorithm.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential *benefits of a CBDC?*

Preserve anonymity of the transactions.

Name or Organization

Dual city

Industry

Other: Real estate

Country

United States of America

State

South Carolina

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

The transfer of assets on blockchain other than currencies

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Public and private stable coins will allow the USA to lead the world economies

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

YES. The centralized system is fraught with racism and excludes millions verses a decentralized system

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Price stability should be your only mandate. Max employment is counter intuitive and should be replaced with keeping USA as a financial leader with fiat and CBDC

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Positive. The technology is superior- don't be left behind by third world countries (El Salvador)

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Yes- banks that refuse to change could/should go away

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Accept all DeFI tokens with regulation allow all digital currencies to exist

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

If? You mean when. Yes

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

It already has. Currency spreads kill international trade, or is making it harder/ more expensive

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We will get crushed without adapting. We must lead with dignity. I like the term “not first but we will get it right”

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Please move forward and let Gary G lead us

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Good question

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Not my experience

14. Should a CBDC be legal tender?

YES Please

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Issue it, and let financial institutions handle that. Just create it regulate it, and let the free market run it

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

??

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Banks And more importantly new tech lenders CB; SoFi; etc

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Hard wallets

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Just like debit/credit cards. Easy

21. How might future technological innovations affect design and policy choices related to CBDC?

Who knows, just do it!

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Maybe make each digital dollar unique- instead of a serial number on a paper dollar- make each dollar a unique digital signature

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Name or Organization

Industry

Individual

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Don't be stupid… use the XRPL… you've done enough to screw with our lives dont act like idiots more than normal. The XRPL is better than all other chains and you know it. Oh and tell Gary Gensler to eat a… well.. you know..

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Don't be stupid… use the XRPL… you've done enough to screw with our lives dont act like idiots more than normal. The XRPL is better than all other chains and you know it. Oh and tell Gary Gensler to eat a… well.. you know..

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

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4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

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6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

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central bank money that can be used widely for payments?

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9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

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10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

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11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

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12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

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13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

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14. Should a CBDC be legal tender?

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15. Should a CBDC pay interest? If so, why and how? If not, why not?

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16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

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19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

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21. How might future technological innovations affect design and policy choices related to CBDC?

Don't be stupid… use the XRPL… you've done enough to screw with our lives dont act like idiots more than normal. The XRPL is better than all other chains and you know it. Oh and tell Gary Gensler to eat a… well.. you know..

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Don't be stupid… use the XRPL… you've done enough to screw with our lives dont act like idiots more than normal. The XRPL is better than all other chains and you know it. Oh and tell Gary Gensler to eat a… well.. you know..

Name or Organization

Lori L. George

Industry

Individual

Country

United States of America

State

Texas

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Telephone sales via telemarketing are a significant risk for the elderly or novice purchasers of goods and services, so telemarketing should be banned altogether. Persons interested in services and goods are quite capable of individual research using the Internet, after which such sales could be conducted in a more protective, trusted manner free of duress. Additionally, CBDC initiation at financial institutions should involve person-to-person consultation the same as occurs commonly when opening a new bank account, and if a physical credit card instrument is issued, it should include a photo identification and thumbprint, with a baseline heart rate imbed feature to ensure that no distress is present when withdrawals are made at the institution or from any kiosk worldwide. Should a suspicious heart rate be identified during thumbprint authentication using either transaction method, the funds should be suspended for the period of one hour, up to three attempts (maximum hold at 1 hour x 3 attempts = 3 hours total) but flagged and documented for present and future protection. The rationale is that if an individual is in danger or under threat, the perpetrators would not risk the delay and potential exposure while loitering until the next withdrawal attempt. Perhaps this is naive, but it may deter thieves.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Fees should be the same for every participating country to alleviate confusion during travel. Also, there should be no sensitive information imbedded in a swipe strip on the backside of any CBDC instrument that might be breached publicly by clever thieves. The only information that should be embedded is the photo, thumbprint, and baseline heartrate for identification; a financial institution can access the individual account using this information only. Online merchants should require all transaction agents to sign in using their identification CBDC criterion (thumbprint with embedded, baseline heart rate) to ensure that theft is deterred, easily tracked, and immediately refunded without a financial institution middleman (and flagged for the employer's attention). Again, this may be naive, but is a small inconvenience to prevent a larger problem for another to resolve.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, a CBDC could affect financial inclusion if the fees charged are equal everywhere worldwide for every participant; e.g., freedom from preferential treatment for all.

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

At this point, monetary policy should be written in Standard American English (and common language for participating countries) to generate more commentary and, in turn, facilitate policy reform. I am unclear about the use of 'maximum-employment' within the question. If this is being used to mean implementation of CBDC, I would again suggest the use of common language with no more than two pages' length to explain CBDC and its use worldwide. Honestly, the PDF is far too lengthy and difficult for most persons to understand, and documents become highly suspect over two pages (in my opinion).

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Financial stability may mature widespread with implementation of CBDC as individuals are empowered through ease of use, trust, and transparency within a system which has, to date, been largely misunderstood yet is essential for everyday survival.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The only negative feature of CBDC would be its use within the current banking structure, specifically if immersed amid fee rate chaos, preferential treatment of businesspersons over common laborers, or compounded interest for those with direct deposits monthly. Compounded interest, if offered in the CBDC plan, should be the right of every depositor still willing to trust a bank to hold their monies. I am uncertain how stablecoins would affect the financial sector adversely using CBDC, for some persons would likely continue to use physical coins and paper money. As mentioned above, lack of full comprehension is an issue that would keep most persons far from cryptocurrency, so I doubt CBDC would present any significant, competitive threat to the financial sector except for those who enjoy thievery. Those already using cryptocurrency would probably embrace CBDC's track-ability features. Nonbank monies like money orders and cashier's checks have been a staple for those who fear being robbed before their payment obligations are due, and these offer tracking numbers (and replacement) as well in the event that monies are misplaced or lost in transit. Until CBDC safety is perceived by such ones preferring nonbank monies, perhaps a kiosk could be employed to perform the task of money order and 'cashier's' checks creation just as the printed copies issued by the institution's personnel do currently.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

The only potential adverse impact of CBDC is too much micromanagement for the end user. Those with the right to the funds will not mind providing photo, thumbprint (or necessary alternative like a retinal scan), and baseline heart rate as mentioned above to access their account. Such limited information stored on an institutional instrument prevents random theft, sometimes by passersby while out shopping.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Absolutely. The money order and cashier's check method of exchange between persons may always be a staple for some who wish to hold funds in their hands. Exactly who 'delivers' these nonbank monies may need to be adjusted for if the postal system should cease, the purchaser of both types of nonbank monies would need to authenticate with thumbprint and photo atop a clearly designated area prior to digital delivery (phone or internet).

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

In the absence of CBDC in cross-border digital payments, nonbank monies would have to suffice, along with the authentication and delivery processes used in Question 8 above for money orders and cashier's checks. Additionally, baseline heart rate can be verified using a personalized thumbprint reader issued at initial account setup. Eureka! Perhaps a docking/charging station for phones could provide three-prong authentication procedures (photo, thumbprint, documented verification of heart rate) accompanied by upload payment delivery across borders in the form of a virtual scanned document. To deter fraud, some no-copy/paste feature should be embedded, and any attempt to crop or copy would result in immediate notification to the purchaser, purchaser's bank, and the receiver's bank. Following that, the receiver's bank would freeze operations and suspend account access, if not revoke banking privileges altogether for that individual.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

I don't understand why another's decision should affect our nation's decision one way or the other. People enjoy getting paid for their products and services and will adjust accordingly or not get paid or serviced. There is something implied but unclear in the question, so let US do US and let's get on with it.

11. Are there additional ways to manage potential risks associated with CBDC that were not

raised in this paper?

- Addressed already -

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Addressed already, however I could add that the card/account holder's name should be omitted from the physical card. I've never understood this and giggle at the thought, for the cardholder knows his/her own name. Why should it be there?

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

- Addressed already -

14. Should a CBDC be legal tender?

I see no problem with CBDC as legal tender but will always prefer paper money and nonbank money alternatives. Please concentrate on the removal of telemarketers altogether, for so many folks of all ages have been robbed repeatedly by these thieves.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

A CBDC should only pay interest if this feature is across-the-board for all account holders.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

Quantity limits is a sensitive topic but could be best managed by separation of bank holder accounts into divisions (with on-site, verifiable proof) like personal, small business (with 'x' number of employees), mid-sized business (with 'x' number of employees), and large business (avoiding the word 'corporation' purposely) with 'x' number of employees. Each division would be assigned a standard limit with no exceptions - ever - to be fair to all and accommodate on-demand withdrawals for account holders.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Regarding intermediaries, bank customers with an active account should be able to flag and report financial misconduct at any time to CBDC authorities without being required to file in-house at the institution they believe has robbed them, so a bank's own participant pool should be its intermediary. The role is personal investment, quite literally, and the structure should result in an immediate report filing that auto-locks bank personnel's entry until the main CBDC system analyzes the situation and renders a report to both the account holder and bank holder until both parties have submitted a 'Free of Conflict" agreement (via institution's Homepage access). During the conflict period, the account holder retains full access to his/her account, yet the bank's access is suspended until resolution occurs (no longer than two (2) days' time, including weekends AND holidays). No bank institution's terms of service should exceed two (2) pages in length, nor should any of its institutional documents exceed two pages. If a resolution is not reached, the account holder is required to withdraw all funds by transfer or physical removal and open an account at another bank location within two weeks, including weekends and holidays, and the monies should be released on-demand regardless of withdrawal method. The personal thumbprint and baseline heart rate reader should be returned within the two weeks prior to withdrawal of funds. An account flag will be assigned to ensure return of the bank's property in working order prior to funds transfer or physical withdrawal. If the unit is damaged or unreturned, the account holder understands that the device cost is deducted from the account prior to withdrawal. Easy peasy.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

For absolute transparency, CBDC should never have offline capability. Online transparency will prevent the nightmare we as a population are experiencing today. If an individual wishes to do local personal business outside the view of onlookers, s/he should withdraw physical funds. The three-step authentication process, both for the account holder AND anyone accessing information from the account (no exceptions, and with notification to the account holder in real time), should keep peepers and unsavory characters accountable.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

- Addressed already - Furthermore, no CBDC instrument or account should be finalized without full understanding of the agreement. How difficult is that? Yes, cut out the hooha and remember ... no more than two (2) pages in length ... ever.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

- Addressed already -

21. How might future technological innovations affect design and policy choices related to CBDC?

- Addressed already -

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

- See responses to Questions 7 - 9

Name or Organization

Dennis Donnelly

Industry

Individual

Country

United States of America

State

Oregon

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

There are two primary benefits to a CBDC over the dollar, speed, and data collection. Speed benefits everyone, while data collection usually helps the collectors at the expense of the fleeced. For this reason I am sour on any of them.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Absolutely! Bitcoin, via the Lightning Network allows speed of light transfers at low or no cost! The adoption of the Bitcoin network is 2x that of the internet, which to date was the fastest adoption of any other technology! It is already helping the people of El Salvador keep more of the remittance payments instead of paying Western Union and other fees.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Maybe, but at the cost of more control. Gathering data will be sold as fighting crime, lower costs and easier payments. All true. But the cost of privacy invasion dwarfs those benefits. The recent Bitcoin upgrade, Taproot, brings privacy to Bitcoin, making it institution grade, as evidenced with Tesla adopting it as a Treasury Reserve Asset.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

They could directly deposit a Universal Basic Income into individual bank accounts. They may ultimately remove the banking layer and lend directly to borrowers, if borrowers still trust them. Trust isn't cheap and Bitcoin is trustworthy because it was designed to not rely on a trusted partner. Rather software via volunteers confirms the ledger (blockchain).

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. This is primarily because we went off the gold standard in 1971. Nixon "renegged" on America's commitment to Europe to allow them to retrieve their gold if they desired, gold we took for "safe keeping" after WWII...sigh. Our money is oil based now. We got the Saudis to agree to trade oil exclusively in dollars, forcing all other oil producers to do the same. Everyone trades dollars for oil, except, oddly, the United States...? That is, we can print money and debase the dollar. The government gets to spend the full dollar amount but passes down the losses as the money moves through the economy. So everyone has to work hard to make up for their leaky currency, BEFORE they can even START gaining ground. Even if they succeed the government can confiscate their possessions if they really want to. Bitcoin is the only thing that can save us.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Trust. Trust in Central Banks is vanishing before your very eyes. The game is up people. Th word is out. We see the game now and are beginning to rescue ourselves from incompetent and/or oppressive rule via a leaky currency and a monopoly on violence. Remember Bitcoin was born Jan 3, 2009 in response to the economic SUPER disaster wrought upon the whole world by the big banks. The perps never went to jail and trust has been all but destroyed as a result. We've had enough.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Set aside illusions of a CBDC. Unless you implement it by FORCE the people will reject it outright in favor of Bitcoin. Bitcoin uses a trustless protocol and a distributed ledger to tell the truth about its value, something a CBDC is incapable of. The Bitcoin Standard is already implemented world wide. Though governments fear it and are fighting it, they will all lose, including the United States eventually if they don't embrace it instead. Reach out to Space Force Bitcoin advocate Jason Lowrey @JasonPLowery on Twitter. The United States MUST embrace Bitcoin and begin national mining for strategic defense.

8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

Yes. In fact there is no real reason currencies can't work hand in hand with Bitcoin like El Salvador is. They don't have to fight each other despite the rhetoric. Bitcoin can replace gold as gold is rapidly going obsolete (heavy, expensive transport, etc.). What if the United States started mining Bitcoin like El Salvador, with clean energy? How could Russia or China compete? They can't if we move first. They both are reactive against Bitcoin. So far the US is much more tolerant. It is our edge and always has been. Dissent brings economic power that simply isn't attainable in controlled regimes.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Bitcoin via the Lightning Network will win regardless of what you think you can do about it. It is simply too lucrative. In the 2008, bank induced financial SUPER disaster, there was so much money to be had that there was a shark feeding frenzy that threw off all rules and laws and scooped up as much as possible as fast as they could. That was the travail from which Bitcoin was born.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

They will have to fall in line with whatever we do...except El Salvador...and possibly Turkey if Bukele is successful. :) ...and anyone else that rescues themselves from the SWIFT system. That's coming. For sure.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

I am not an expert on CBDCs. That is above my pay grade. But this I know. I will buy Bitcoin over the next decade and hope that the dollar figures itself out and our nation embraces Bitcoin. If not our future looks bleak to me. We've now printed so much that we can't raise interest rates much. One less tool to deal with emergencies of our own making.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

Wow. After 2008 you can ask that with a straight face?? After bank execs go to jail, the unpleasant kind, we can talk. Until then...lol.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Well the NSA required hardware vendors to put back doors in so they can snoop "if necessary". That's a big risk right there. We need open source hardware with no back doors for anyone, designed by the people with their best interests in mind, or it won't proliferate.

14. Should a CBDC be legal tender?

It will be. I don't want it but am resigned to it and am trying to protect myself with Bitcoin.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Absolutely! Why, because you are making a KILLING off the data and get a serious boner at the thought of seeing everyone's purchases, strip clubs and everything. f. u. Since they will make so much money, they should pay interest. Besides, if they take the shit coin, CBDC, buy Bitcoin with it, then they should pay out close to the rise in Bitcoin's price for interest, otherwise why would anyone not buy Bitcoin?

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. I don't believe in assigning a monetary value to morality. Morality should be based on other things than merely money.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Ugh. Don't ask me. I'll only use it if forced and I will raise a shitstorm on Twitter if that happens.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. It should be able to be stored off line in a physical wallet like other coins.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes. Use the Lightning Network. It is the fastest, lowest cost transfer of money available. It is State of the Art.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Tether and USDC peg themselves to the dollar. Use your Fed keyboard to peg it and you can debase as you feel you need while keeping an eye on the markets to keep the volatility index low. Personally, I recommend that both you and I buy Bitcoin. It is the fastest way to heal the world.

21. How might future technological innovations affect design and policy choices related to CBDC?

Difficult to tell. Even with really good intentions, unexpected consequences can be locked in for generations. Tread carefully. Communication is a good start! :)

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

CBDC gives too much control, imo. I'm hopeful that Bitcoin and the dollar become friends and take us to a prosperous future.

Name or Organization

Ryan Magdangal

Industry

Other: Legal

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

I believe that CBDC is the future for U.S. and our currency. I believe all other digital currencies undermine the value of the U.S. dollar and pose a national security risk to our nation.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

I would need to see all the options and would move with a limited roll out until all the kinks can be figured out.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

No, I think it would be inclusive and beneficial to all who participate in it. Coinage and paper currency is like the combustible engine it's days are numbered.

4. How might a U.S. CBDC affect the Federal Reserve’s ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

By including all key factors in the economy and recruiting the best minds to set up standards and best practices to achieve full employment and price stabilization.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

If we can presume that CBDC is backed by the U.S. government, labor and other wealth contributing factors than it can be successful. As it stands all digital currency is unknown and backed by no insurance.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Not if it's regulated with the best practices and governance by a diverse and representative CBDC Council and/or Agency.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Quantum cryptography software would be one of the tools that could help mitigate any adverse impact on CBDC. To your second question, no.

8. If cash usage declines, is it important to preserve the general public’s access to a form of central bank money that can be used widely for payments?

I believe cash usage will decline more and more. I like many others don't like to carry cash or use it much these days. Digital currency credits can be input into a card and/or cell phone.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Well it's happening now so it will evolve in some form or another, good or bad. I'd rather invest and support a U.S. digital currency that doesn't undermine the 'dollar' and our democratic government.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

We have to take all of that into consideration but the U.S. should be the leader and innovator so that it protects the free market and our democratic institutions.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Our currency could also be backed by U.S. labor and/or hemp.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

With a balance approach and which the individual doesn't have to worry if they are not engaged in illegal and/or criminal activity. Like airport security we have to verify our identification and get screened before we can board a plane.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

By creating central and regional governing boards using quantuam cryptography software and algorithms to help manage it all.

14. Should a CBDC be legal tender?

Yes because it's the future and paper and coinage is becoming more and more obsolete.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

I believe the U.S. Treasury should create a debt free/interest free digital currency. The U.S. Constitution gives us this power.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

I would think this question needs to be further looked into, discussed and deliberated as to the benefits or threats that could arise from limits or unlimited amounts of currency.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

A CBDC Council and/or governing body should be set up and work with other trusted institutions in our current banking system along with universities, credit unions, small banks with local, state and Federal Government agencies to make it work for all.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

I'm sure there may need for 'offline capabilities' for certain or unforeseen events that may arise like a natural disaster, electric outages or war.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Absolutely with convenience.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

By using and expanding on our current technologies and standards to meet the demands of multiple platforms. Yes, by using new technologies and innovation into our current infrastructures.

21. How might future technological innovations affect design and policy choices related to CBDC?

That could be discussed by a CBDC Advisory/ Regulatory governance body and public and private institutions.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

The best design principles should be tested and scrutinized for a secure digital currency which balances an individual's privacy while making it attractive and secure to use the currency universally.

Name or Organization

JON ETL

Industry

Individual

Country

United States of America

State

Minnesota

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

A CBDC is a dangerous slope to go down. But it's inevitable as the rest of the world will be adopting one, especially China. It will be replete with privacy risks, from any government, federal, state, local, international, you name it. It will also be a prize for cybercriminals. In fact, I know they can't wait for the world to adopt CBDCs. I have followed and studied CBDCs for years, and also cybercrime. I am a cybercrime writer.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

We already have credit cards, what else is needed? I mean, there is no benefit to the public. The benefit is for authoritarian governments and cybercriminals. How is it going to be used in daily life, with a credit card? You have to have a smartphone, right? Great for Apple and Android! What about people who don't want a smartphone?

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes, you have to have a smartphone. Will the federal government buy them for poor people? What about elderly people? They will have no choice or else they will not eat.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will give the Fed ultimate power, just like CCP in China; the Fed could force someone holding digital dollars to spend them by making them expire--in other words, buy something or lose your money. What power! How on earth can something like this maximize employment goals? Other than with force?

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

The Fed has ruined financial stability, and a CBDC is only going to make it worse. The world knows the Fed is a money printing press; well, with a CBDC the press is gone, it's only a matter of everything X number of new dollars into the digital system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC is supposed to just be a digital dollar, so, simply, the problem we have now will remain. It's not going to change anything, again, unless it's by force. Stablecoins are not really regulated yet, so they are an extreme advantage to the public. The public can gain enormous interest rates for saving stablecoins; with a CBDC it will be just the Fed-regulated rate that it is now, so what's the big improvement?

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Don't implement a CBDC. That's how you can mitigate an adverse impact. But, the Fed won't have a choice as this is the way the world is going. I mean, take the BIS, they wanted the euro, and they are huge proponents of a digital euro now. So how can the US compete without a digital dollar?

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Yes, how do people pay for food then?

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

See answers above, the Fed will have no choice as the rest of the world is going in the direction of the CBDC. I believe at some point there will be no dollar either; the world implementing a CBDC will make it easier to have a one-world currency. I'm not some conspiracy theory nut. It just makes logical sense. Even with a CBDC in each county, think of the calculations that will need to done, the server power, to handle conversions. Think of all the servers Google has, and multiply them by thousands. Think of the environmental impact of that!!

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Again, the US will have no choice.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

Smartphone technology, especially Android, which are replete with holes. Android phones are favored by cybercriminals. The Fed and all other central banks will have to partner with phone makers. I contest that this will require an international standard, probably issued by an international body like the ISO.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

That's just it, a CBDC can't. Privacy will be gone. I'm serious. Again, I'm not some conspiracy theory nut. Look at the CCP in China, the idea is to see what its citizens are buying--it's not efficiency they're after, it's control. There would be nothing to stop the Fed from enacting such measures too.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

What other option will there be than to use a smartphone? A credit card like a money card? But there'd have to be no way the owner could be tracked.

14. Should a CBDC be legal tender?

Of course! There will be no other choice. The idea in China will be to eliminate paper currency eventually. It's like land-line telephones--paper currency will be obsolete.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

I'm sorry, this is a dumb question. The digital dollar is supposed to be just a digital form of a paper dollar, right? Then of course it would pay interest if you deposited it. Unless the idea is to eliminate the banking sector. Is it? The banks are powerful, and they're not going to like being eliminated. Good luck with that.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No! Are there quantity limits with fiat currency? Unless the idea is to make a USD CBDC like the digital yuan and force people to spend at the whim of the Fed.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

Well, you really don't need banks anymore, at least not for checking and savings accounts;

those accounts would no longer be needed. Yet, will the Fed get into the business of investing? So you'll still need banks/institutions that manage investments.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

What do you mean by "offline"? That makes no sense. Everything will be online. Will it be like a phone card, or a money card? Make you call to check the balance, or you anonymously log in to a website and enter an ID on the card to see the balance.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

You won't have a choice in this. To accommodate it, the private sector will have to update their payment terminals. The technology is already in place, this would just be another option.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

It'd be pretty complex, in fact, probably the most complex cryptology there is. I suppose each person will need to be given a number, like a SS#. That's eery. Where's privacy?

21. How might future technological innovations affect design and policy choices related to CBDC?

This could be a long answer. Since the world is becoming more and more online, it could be a whole host of things. I'd say the biggest is a smartphone falling out of fashion. I predict in ten years there will be no more smartphones, it'll be watches, glasses, car windshields, voice-activated systems in homes, offices, etc. And with each innovation comes holes, which will then be exploited by nefarious actors. Get ready!

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

It's all a disaster. I want to try to be optimistic, but I can't. For the CCP to be excited to implement a digital yuan, there can be no good in it, that is, if you respect freedom from an authoritarian state. If you like an authoritarian state, then a CBDC is the way to go. Imagine, without money to buy food, people will starve. And if you can control that money, then you can control people.

Name or Organization

Matthew Bunting

Industry

Individual

Country

United States of America

State

New Jersey

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Risk: It will allow you to have total knowledge and total control over all my personal finances, allowing you to cut me off from all ability to purchase anything if I ever do or say something you don't like.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

YES!

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

I have no idea what "financial inclusion" even is.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

It will allow you to debase the currency with unprecedented speed, causing hyperinflation so fast that the Weimar Germany bankers' heads would spin.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Net negative. At least half the country would think, correctly, that this is an attempt to financially enslave them, and abandon the currency to the greatest extent possible.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

The affect would be to make the financial sector into a faster growing bubble than it already is, which is what you want because you are all trading on insider information, AS IS COMMONLY KNOWN!

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Armed soldiers to shoot any dissenters. Which you are trying to do anyway.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

No. People's personal finances are their own business and responsibility. You don't have any reason to go after them for not using a certain form of money. Also, I will be using cash to the greatest extent possible from now on.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

I have no idea. I suspect that the digital part will be taken out, and people will meet in person to exchange hard assets for goods and services, such as precious metals.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

No influence whatsoever. The United States is a sovereign nation, and should make decisions for its own citizens in its own interest regardless of what other states decide.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The Second Amendment of the United States Constitution.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It cannot. It will either be completely anonymous, or completely open. Also, you like illicit financial activity. It's how you bribe everyone.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

Having our money be all digital, all the time would remove all resiliency. A single cyber attack, power outage, or faulty equipment would render all economic activity impossible without a means of physical payment. This is a fools errand.

14. Should a CBDC be legal tender?

No.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

Yes, to make up the difference in purchasing power from your unending QE to prop up the stock market.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. Again, personal finances are a personal responsibility. You have no business involving yourself.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

Yes. Physical paper bills. In other words, cash.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

Yes, because if we are going to forced onto this dystopian system, it may as well be as convenient as possible.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

21. How might future technological innovations affect design and policy choices related to CBDC?

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

Name or Organization

Industry

Academia

Country

United States of America

State

California

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

CBDCs can be used as tools of tyranny. CBDCs allow for governments to spy on their citizens, control how citizens can spend their money, steal money from citizens, and other forms of government overreach.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Yes. Virtually every benefit of a CBDC could be achieved with Bitcoin, with virtually none of the risks and disadvantages of a CBDC.

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

CBDCs would be controlled by the government, so the government could prevent certain people from using the CBDC as it is a permissioned system. By contrast, Bitcoin is permissionless, meaning that anyone can use Bitcoin. Bitcoin is better at preserving freedom as it is a free and open system, much like the internet is today.

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

A US CBDC would not be much different than conventional US dollars / fiat currency in terms of monetary policy. Importantly, Bitcoin allows US citizens to have a savings account that is isolated from the high inflation and low interest rates of the Federal Reserve's monetary policy, so it is essential that all Americans have access to Bitcoin.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

A CBDC would be a net negative for financial stability, as it has the potential to be expolited by the government to commit acts of tyranny. As an extreme example, one can image how a Chinese CBDC or digital yuan controlled by the Chinese Communist Party could be used to commit acts of tyranny, prevent citizens from purchasing food/shelter/transportation/goods/services, and destabilize society as well as the financial system.

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

A CBDC could adversely affect the financial sector because it is centrally controlled. A single individual such as a central banker does not posess as much knowledge and information as the free market. Therefore, the free market should be allowed to make decisions and take actions and make economic decisions that affect the financial sector. Stablecoins and other nonbank money are closer to the private sector and free market, and therefore they would be more agile/responsive and better suited for ensuring a robust financial sector.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

Bitcoin is the best mitigation to prevent any adverse impact of CBDC on the financial sector. Society needs sound money, similar to how gold was used as money for thousands of years. It is important that money is not debased, as printing money creates inflation and steals purchasing power from hard-working Americans. Bitcoin provides the best protection from increases in the money supply and inflation, as Bitcoin is digital gold.

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

If cash usage declines, the best alternative is Bitcoin. Bitcoin works very well for payments when Bitcoin is used with Layer 2 solutions such as the Lightning Network. Bitcoin payments are essentially instant and free when using the Lightning Network. Furthermore, Bitcoin does not involve any 3rd parties. Bitcoin is decentralized. Bitcoin is also pseudonymous. Therefore, Bitcoin is best at preserving privacy of the user, similar to cash.

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

Domesting and cross-border digital payments are already improving exponentially with solutions such as Bitcoin's Lightning Network. One example is the company/application Strike. Jack Mallers is the CEO of Strike. The Strike app is already used to make instant and free domestic and cross-border digital payments using the Bitcoin Lightning Network. Payments can be made using US dollars as well as Bitcoin. No 3rd parties are involved, and the payment settles instantly. Anyone in the world can use Lightning Network, because it is open and permissionless, just like sending an email using the internet today.

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

The United States should not issue a CBDC, regardless of whether or not other large economy nations issue a CBDC. Instead, the United States should embrace Bitcoin, because Bitcoin embodies the principles that the United States was founded on; such as freedom, liberty, privacy, property rights, capitalism, free speech, transparency, meritocracy, egalitarianism, truth, justice, and peace.

11. Are there additional ways to manage potential risks associated with CBDC that were not raised in this paper?

The best way to mitigate the potential risks of a CBDC would be to make Bitcoin tax-free and legal tender. This would create a parallel system that is decentralized, robust, reliable (running flawlessly for 13+ years), scalable, peer-to-peer, open, permissionless, fast and cheap, and preserves the purchasing power of the American people. The best solution is to not adopt any CBDC at all, and just adopt Bitcoin.

12. How could a CBDC provide privacy to consumers without providing complete anonymity and facilitating illicit financial activity?

It probably can't. In society, we accept cash as a medium of exchange, and this has complete privacy and anonymity. Some amount of illicit financial activity occurs with cash, but that is a small price to pay for having a free society in which citizens are not monitored and tracked like George Orwell's 1984. Bitcoin is the best digital alternative that we have for cash. Bitcoin ensures that Americans will keep their freedom and privacy. Also, because the Bitcoin blockchain is a publicly viewable ledger, Bitcoin deters illicit financial activity.

13. How could a CBDC be designed to foster operational and cyber resiliency? What operational or cyber risks might be unavoidable?

There is no need to design a CBDC to foster operational and cyber resiliency, becuase Bitcoin already provides this functionality, as Bitcoin has already demonstrated by working flawlessly for 13+ years.

14. Should a CBDC be legal tender?

A CBDC should not be legal tender. A CBDC should not be made/used. Bitcoin should be tax-free and legal tender. Bitcoin should become our new national currency.

15. Should a CBDC pay interest? If so, why and how? If not, why not?

A CBDC shouldn't be used. Bitcoin should be used instead of a CBDC. The free market should decide what interest rate should be paid for Bitcoin deposits/loans/bonds.

16. Should the amount of CBDC held by a single end-user be subject to quantity limits?

No. A CBDC shouldn't exist. Only Bitcoin should be used, and there should be no limits.

17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?

There should be no intermediaries and no CBDC. Only Bitcoin should be used, and Bitcoin doesn't need any intermediaries because Bitcoin is decentralized. Cryptocurrency exchanges can be regulated with KYC/AML laws for the buying/selling of Bitcoin. However, Bitcoin itself should not be regulated and there should be no intermediaries as the technology should remain open, permissionless, decentralized, and peer-to-peer, much like the open internet.

18. Should a CBDC have "offline" capabilities? If so, how might that be achieved?

N/A Bitcoin can be stored in a hardware wallet, and the account information or keys can be recovered using a 12-24 word seed phrase. This works well for Bitcoin. For example, seed phrases can be stored in stainless steel backups to prevent the loss of money/information if there is a fire or natural disaster.

19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?

This will not be necessary, because Bitcoin already is designed to maximize ease of use and acceptance at the point of sale. The Bitcoin Lightning Network is already easily used for everday transactions in countries such as El Salvador where Bitcoin is legal tender.

20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?

Instead of using a CBDC, we could simply use Bitcoin, which is already accepted and used with numerous payment platforms such as Square, Cash App, PayPal, Venmo, Strike, and many others. It's also possible to pay with Bitcoin using legacy systems such as credit/debit cards. Smartphone mobile wallets are also compatible with Bitcoin.

21. How might future technological innovations affect design and policy choices related to CBDC?

Most technological innovation is occurring on Bitcoin, such as Layer 2 solutions like Lightning Network. It would be virtually impossible for a CBDC to compete with a free-market open source solution such as Bitcoin. The US Government should follow similar "do no harm" principles/philosophies as it used with the internet in the early 1990s. The US government should allow Bitcoin to flourish by making Bitcoin tax-free and legal tender. The free market will provide the technologies and solutions that are necessary to make Bitcoin an ideal solution.

22. Are there additional design principles that should be considered? Are there tradeoffs around any of the identified design principles, especially in trying to achieve the potential benefits of a CBDC?

I think a CBDC is a fundamentally bad idea as it has the potential to be used in dystopian ways that remove the freedom, privacy, and financial well-being of the American people. Any CBDC would necessarily be centralized, which is a terrible design flaw that can be exploited and corrupted to do tremendous harm. The best solution is instead to embrace and adopt Bitcoin, which is completely decentralized. It is not possible for Bitcoin to become exploited or corrupted. Bitcoin is the best solution for ensuring the freedom, privacy, property rights, and financial prosperity of the American people.

Name or Organization

Industry

Other: Escort

Country

United States of America

State

New Hampshire

Email

1. What additional potential benefits, policy considerations, or risks of a CBDC may exist that have not been raised in this paper?

Clients pay in cash. Prominent clients. Very prominent clients.

2. Could some or all of the potential benefits of a CBDC be better achieved in a different way?

Keep cash

3. Could a CBDC affect financial inclusion? Would the net effect be positive or negative for inclusion?

Yes. Negative for my clients. Positive if my business is legalized

4. How might a U.S. CBDC affect the Federal Reserve's ability to effectively implement monetary policy in the pursuit of its maximum-employment and price-stability goals?

Cbdc will initiate a substantial black market.

5. How could a CBDC affect financial stability? Would the net effect be positive or negative for stability?

Negative. Are you kidding

6. Could a CBDC adversely affect the financial sector? How might a CBDC affect the financial sector differently from stablecoins or other nonbank money?

Financial sector will get it where they can.

7. What tools could be considered to mitigate any adverse impact of CBDC on the financial sector? Would some of these tools diminish the potential benefits of a CBDC?

You dont have many options

8. If cash usage declines, is it important to preserve the general public's access to a form of central bank money that can be used widely for payments?

Hell yes, read above

9. How might domestic and cross-border digital payments evolve in the absence of a U.S. CBDC?

They wont change

10. How should decisions by other large economy nations to issue CBDCs influence the decision whether the United States should do so?

Want to stay on top? Dont bend to their pressure