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Debate paper “A retail CBDC in Europe: the current situation and challenges” from 24 April 2023

Dear [REDACTED],

Thank you for bringing your association's recent debate paper on the central bank digital currency to my attention. We are pleased to see growing interest in exploring retail central bank digital currency and we welcome your assessment of the fundamental issues that a digital euro raises for a wide range of stakeholders.

The paper addresses important design choices that are highly relevant to end users, banks, the Eurosystem and the European legislative bodies. We appreciate that your association and its members have taken an active role in the discussion and are deepening the dialogue we have established with European policymakers and market participants.

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