

From: [REDACTED]
To: [Panetta, Fabio](#)
Subject: [EXT] Position Paper - A digital euro – the next step in the evolution of money
Date: 06 February 2023 10:06:29
Attachments: [Association of German Banks Position Paper Digital Euro February 2023.pdf](#)

Dear Mr. Panetta,

The discussion on the issuance of a digital Euro by the ECB is in full swing, the European Commission has announced the publication of the proposal for a legal framework for May. A digital Euro can be an important building block to support the “flow of money” in a digitalised society – efficiently, secure and sovereign. Opportunities resulting from this should be seized, but risks should be mitigated so that a digital Euro can become a success.

A digital Euro that combines the advantages of cash money and digital payments in a way that offers considerable added value to both citizens and business, can become a push to the digital single market in the EU. But the success of the digital Euro is depending on a broad dialogue including European politics, the Euro system, civil society and market participants. As Association of German Banks we want to contribute to finding answers to the many open questions that still remain. As only if the introduction of a digital Euro will bring a significant added value to all users and improve the EU’s preparedness for the digital age at the same time, can the digital Euro achieve its potential.

Please find attached our latest position paper in the topic with which we hope to contribute to digital Euro’s success. We remain of course at your disposal for any questions.

Kind regards,

[REDACTED]
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Eingetragen in das Lobbyregister mit der Nummer [R001458](#).

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