

3.2 Design

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Overview

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Specific Questions

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- **Note:** You can add new questions [here](#)
- Question: 15. Should a CBDC pay interest? If so, why and how? If not, why not?
- Question: 16. Should the amount of CBDC held by a single end user be subject to quantity limits?
- Question: 17. What types of firms should serve as intermediaries for CBDC? What should be the role and regulatory structure for these intermediaries?
- Question: 18. Should a CBDC have “offline” capabilities? If so, how might that be achieved?
- Question: 19. Should a CBDC be designed to maximize ease of use and acceptance at the point of sale? If so, how?
- Question: 20. How could a CBDC be designed to achieve transferability across multiple payment platforms? Would new technology or technical standards be needed?
- Question: 21. How might future technological innovations affect design and policy choices related to CBDC?
- Question: 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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