

Consumer Privacy

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Consumer Privacy is a general-purpose CBDC that generates data about users' financial transactions in the same ways that [Commercial Bank](#) and [Nonbank Money](#) generates such data today. In the CBDC [Intermediated Model](#) that the Federal Reserve would consider, intermediaries would address privacy concerns by leveraging existing tools.

Source: <https://www.federalreserve.gov/publications/files/money-and-payments-20220120.pdf>

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