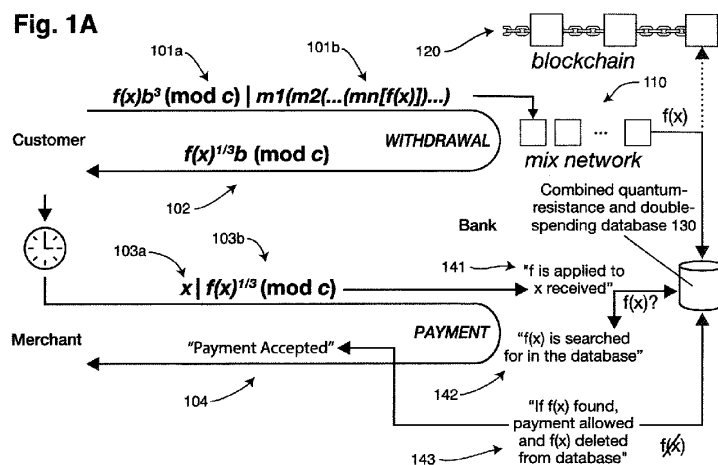


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(57) Abstract: The Central Bank Digital Currency (CBDC) introduced here is software only and anonymous — yet aggregation of amounts larger than those issued each user is thwarted. Each user has the ability to undo the anonymity of any value they should obtain, and this ability is in effect irrevocable even if the user wishes to give it up, which makes value obtained from multiple users risky to hold or spend. If the value issued a user has already been spent by someone other than the user, for instance, the user can at least reveal where it was spent; but if the value is not already spent, the user can spend it first thereby preventing anyone from spending it later.

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