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The European Central Bank (ECB) has just kicked off an "investigation phase" to explore different options for the digital Euro. This phase of detailed consideration for a European version of a Central Bank Digital Currency (CBDC) ushers in a new phase in the Euro's history - 20 years after its initial launch on 1 January 2002. Complex questions and difficult choices lie ahead. The right balance needs to be struck to make the digital Euro robust, easy to operate and, at the same time, not a full replacement of either cash or bank money.

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