

Digital euro scheme Rulebook Development Group (RDG)

12 April 2023

MINUTES

3rd MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG)

12 April 2023, 09:00 – 16:00 (CET)

Welcome note by the Chair and review of agenda

The Chair of the Rulebook Development Group inaugurated the 3rd meeting of the Rulebook Development Group (RDG) and introduced the participants.

The Chair then introduced the foreseen agenda, which was confirmed by the participants with a reminder that Item 6 (E2E flows) has strong dependencies on item 5 (user journeys).

Review of Minutes from previous meeting

The Chair referred to the draft minutes from the previous RDG meeting and opened the floor for participants to share reactions. The participants requested a couple of edits to be made in the minutes, such as the correction of typos and clarifications on some paragraphs. The proposed edits were accepted by other participants and the digital euro team, which will update the minutes accordingly.

Update on recent design decisions

The ECB team presented an update on the latest design decisions endorsed by the Eurosystem regarding dispute management in the context of digital euro. RDG participants asked for a number of clarifications, such as, for instance: the role of the Eurosystem in dispute management, applicability of PSD2, finality of payment, reusing existing dispute/arbitration rules and infrastructure, compensation model, different dispute rules depending on use cases...

The chair clarified that the specifics on dispute management would be discussed at a later point in time once the work blocks had been progressed further. Some of the questions were clarified directly by the

ECB team while others were taken as points to be investigated, either in future rulebook work and/or in dedicated workstreams and/or in other parts of the digital euro programme.

User journeys – approach for providing feedback

The Chair and the digital euro team presented the proposed methodology for RDG members to provide feedback on the user journey document.

RDG participants asked for a tracking of edits between different versions of the user journey document. They also asked for clearer definitions of “relevance” and “attractiveness” when providing feedback on the user journeys, as well as the removing of quantitative scoring for the evaluation. The ECB team took note and agreed with these propositions. Some RDG members also proposed to focus feedback on a prioritized list of journeys as a first step, to which the ECB team answered that reaching a common understanding of the full scope of journeys for the digital euro was also needed.

User journeys – batch 1

The Chair and the digital euro team provided an overview of edits made to batch 1 of user journeys in comparison with the version presented in the second RDG meeting (14 March 2023).

RDG participants made a few suggestions of edits and asked for clarifications, mainly around two themes: cards and offline use cases for the digital euro.

Some of the questions raised were clarified directly by the ECB team while some others were taken as points to be investigated, either in future rulebook work and/or in dedicated workstreams and/or in other parts of the digital euro programme.

User journeys – batch 2

The Chair and the digital euro team presented the journeys included in batch 2. The RDG members asked for clarifications regarding the “pre-authorization” user journeys, such as the link with authentication, the lifecycle of reservations and potential links with reverse waterfall mechanisms. The ECB team took note of the points for further investigation. Some RDG participants also questioned whether user journeys related to omnichannel are different from other journeys and whether a scheme needs to play a role to define rules for such journeys. The ECB team took note of this question. Questions were also raised around the government-to-consumer payments journeys as well as access/user management journeys (e.g., around topics such as the configuration of privacy settings, the termination of subscription and the onboarding at bank branch).

End-to-end flows – batch 1

The Chair and the digital euro team presented an overview of batch 1 E2E flows and presented in details a few flows across transaction management, user management and liquidity management.

RDG members asked a first set of clarification questions around the topic of settlement and access to DCA. The ECB team provided direct clarifications for a number of questions and took note of remaining open points. RDG members also asked questions in relation to actors and roles involved in the flows, including clarifications around the potential role of an “acquirer” in digital euro transactions and how merchants’ digital euro accounts are managed. The ECB team offered to schedule a dedicated session to clarify these points.

Review draft workstream mandates

The Chair and the digital euro team presented the proposed draft mandates and call for applicants for workstream A1 (“Identification & Authentication”) as well as workstream C1 (“Infrastructure related requirements”). Some RDG members pointed out that the proposed scope of workstream C1 covers

different topics requiring different expertise and therefore suggested to narrow the scope. The ECB team took note of the suggestion.

Closing remarks and way forward

The Chair thanked members for their participation and summarized the key next steps for the Rulebook Development Group, including process and guidelines for the provision of feedback on user journeys and E2E flows.

ANNEX 1. Participants to 3rd MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG) on 12 April 2023**Representatives from the European retail payments market**

Consumers – AGE: Anne Sophie Parent (*remote*)
Consumers – BEUC: Anna Martin (*remote*)
Corporate Treasurers – VDT: Regina Deisemann
Merchants – Eurocommerce: Axel Schaefer
Merchants – Ecommerce Europe: Roberto Liscia (*remote*)
Credit Institutions – ESBG: Pedro Martinez
Credit Institutions – EBF: Rita Camporeale
Credit Institutions – EACB: Vincent Maissin (*excused*)
Payment Institutions – EPIF: Hartwig Gerhartinger
Payment Institutions – ETPPA: Ralf Ohlhausen
European Payments Council: Manfred Richels
Electronic Money Institutions: Thaer Sabri
Acquirers – EDPIA: Alessandro Agnoletti

Representatives from the European Commission as Observer

László Butt (*remote*)

Representatives from the Eurosystem

Banco de Espana: Justo Arenillas
Bank of Finland: Maria Huhtaniska-Montiel (*remote*)
Banque de France: Paul Desprairies (*remote*)
Banca d'Italia: Riccardo Cerruti
Banco de Portugal: Rui Pimentel (*remote*)
Deutsche Bundesbank: Alexander Merkel
Eesti Pank: Anu Keller
Oesterreichische Nationalbank: Eva Kiss (*remote*)
European Central Bank:
Evelien Witlox (digital euro programme manager)
Christian Schäfer (chair digital euro scheme rulebook development group)
Maria Teresa Arraez Gonzalez (*remote*)
Daniel McLean
Sebastian Siepen

Thomas Janik

Panagiotis Papapaschalis

Karine Themejian (*remote*)

Ernst Kokke

Paul Le Manh