



**EUROPEAN CENTRAL BANK**  
EUROSYSTEM

Digital euro scheme Rulebook Development Group (RDG)

11 June 2024

## **Minutes**

### **15<sup>TH</sup> MEETING OF DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP**

11<sup>th</sup> June from 09:00 to 12:00 CET

Virtual meeting

## **Welcome note by the Chair and review of agenda**

The Chair of the Rulebook Development Group commenced the 15th meeting by introducing the participants, including the newly appointed Rulebook Development Manager and Head of Product Proposition Division. The agenda for the meeting was then presented and approved.

## **Review of Minutes from previous meeting**

The participants were invited to provide any comments they may have on the minutes drafted for the 14<sup>th</sup> RDG meeting. There were no comments from RDG members, and the minutes were subsequently endorsed.

## **Feedback on RDG review process – Overview and general comments**

The digital euro team provided an overall update on the comments received from the RDG members during the review process and provided answers to the cover letters and SWOT (Strengths, Weaknesses, Opportunities and Threats) analyses provided by the RDG members. RDG members welcomed the ECB feedback and some expressed the expectation that the topics addressed in the SWOT analysis are further debated with the market dealing with digital euro.

## **Comments received on section 2 – Scheme Scope and Interplay**

The digital euro team provided an update on the comments received from the RDG during the review process on Section 2 (Scheme Scope and Interplay) and how they were reflected in the updated rulebook. There were no specific comments from the RDG members, besides the fact that some of them will take some time to review these documents.

## **Comments received on section 3 – Annex A1 User Journeys**

The digital euro team provided an update on the comments received from the RDG during the review process on Annex A1 – User Journeys and how they were reflected in the updated version. There were some comments from the RDG members, including the acknowledgement that the user journeys are now more readable. There were also some comments related to accessibility, which the digital euro team confirmed would be further investigated as part of workstream A2 (minimum UX standards).

## **Comments received on section 3 – Annex A2 E2E Flows**

The digital euro team provided an update on the comments received from the RDG during the review process on Annex A2 – E2E Flows and how they were reflected. There were some comments from the RDG members, including questions on liabilities and roll-out sequencing of the different use cases. The

ECB team took note of the points and highlighted that these questions will be addressed at a later stage in the project.

### **Comments received on section 3 – Identification, Authentication, Dispute Management**

The digital euro team provided an update on the comments received from the RDG during the review process on Section 3 – Identification, Authentication and Dispute Management and how they will be reflected. There were some comments from the RDG members, which the ECB took note of and will provide an update on this section during the next RDG meeting.

### **Comments received on section 5 – Technical Scheme Requirements**

The digital euro team provided an update on the comments received from the RDG during the review process on Section 5 – Technical Scheme Requirements and how they were reflected. There were no comments from the RDG members.

### **Standards in the intermediary-DESP domain**

The digital euro team presented a technical analysis on potential standards between the intermediary and DESP domains, serving as preparatory work for workstream G4. There were some comments from the RDG members, which the ECB took note of. The RDG members were kindly invited to provide their input on this analysis before Thursday 20 June 2024.

### **Any Other Business (AOB)**

Some RDG members requested to obtain a list of workstream participants as well as schedule of workstream meetings. The ECB team confirmed these will be uploaded in the RDG Astra folder.

The RDG members were further kindly invited to provide feedback on the traceability matrix for the RDG Consultation process on the comments that were categorized as 'unclear', before 25 June 2024.

### **Closing remarks from the chair**

The Chair thanked members for their participation and summarised the key next steps for the Rulebook Development Group. The next RDG meeting will take place on Tuesday 9 July.

## **ANNEX 1. Participants to 15<sup>th</sup> MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG) on 11 June 2024**

### **Representatives from the European retail payments market**

- Consumers – AGE:** Anne Sophie Parent
- Consumers – BEUC:** Anna Martin
- Corporate Treasurers – VDT:** Regina Deisemann
- Merchants – Eurocommerce:** Axel Schäfer (*excused*)
- Merchants – Ecommerce Europe:** Juliette Beaulaton
- Credit Institutions – ESBG:** Pedro Martinez
- Credit Institutions – EBF:** Rita Camporeale
- Credit Institutions – EACB:** Vincent Maissin
- Payment Institutions – EPIF:** Hartwig Gerhartinger (*excused*)
- Payment Institutions – ETPPA:** Ralf Ohlhausen
- European Payments Council:** Manfred Richels
- SMEs – SME United:** Gerhard Huemer (*excused*)
- Electronic Money Institutions:** Thaer Sabri (*excused*)
- Acquirers – EDPIA:** Piero Crivellaro (*excused*)

### **Representatives from the European Commission as Observer**

- European Commission:** Laszlo Butt (*excused*)

### **Representatives from the European Parliament Committee on Economic and Monetary Affairs**

- ECON Secretariat:** Cristina Ozon Pereira
- ECON Secretariat:** Daniel Nagel

### **Representatives from the Eurosystem**

- Banco de Espana (Spain):** Justo Arenillas
- Suomen Pankki (Finland):** Maria Huhtaniska-Montiel
- Banque de France (France):** Pierre-Alexandre Aranega & Clement Rollet
- Banca d'Italia (Italy):** Riccardo Cerruti
- Banco de Portugal (Portugal):** Rui Pimentel
- Deutsche Bundesbank (Germany):** Johannes Seibel
- Eesti Pank (Estonia):** Anu Keller
- Oesterreichische Nationalbank (Austria):** Eva Kiss
- Dutch National Bank (Netherlands):** Huib Klarenbeek

### **European Central Bank:**

- Evelien Witlox (digital euro programme manager)

Mayte Arraez  
Daniel McLean  
Paul Le Manh  
Thomas Janik  
Sebastian Siepen  
Massimo Cappuccio  
Patrick Papsdorf  
Eric Tak  
Andrea Pinna  
Axel-Jan van Genechten  
Marianna Belotti  
Frank Pflieger  
Maximillian Germann  
Marcus Härtel  
Johana Kimmerl  
Magdalena Lesuisse  
Jeroen van der Hoeven