



Digital euro scheme Rulebook Development Group (RDG)

26 May 2025

Outcome

22ND MEETING OF DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP

Date: 28 April 2025 14:00 – 18:00

Virtual

Welcome note by the Chair and review of agenda

The Chair of the Rulebook Development Group (RDG) opened the 22nd meeting. The Chair recalled the publication of the RDG progress report¹. Subsequently, the RDG approved the meeting agenda.

Review of outcome from previous meeting

Feedback of the RDG on the draft outcome was onboarded and a revised version will be published by the ECB.

Update on discussions with standardisation bodies

The RDG took note of the on the ongoing discussions with standardisation bodies.

Minimum UX requirements

The ECB presented the first series of minimum user experience (UX) requirements following the new methodology and invited the RDG to provide feedback. Minimum UX requirements will be divided in specific UX requirements for each user journeys and generic requirements that will apply across all user journeys. The digital euro team clarified that certain minimum UX requirements are mandatory for PSPs, while others are considered optional, to further enhance the UX.

Adherence model

The ECB presented high-level considerations for the adherence model of the digital euro scheme rulebook. The RDG members shared questions and provided feedback

Update on workstream D1: Risk management – payment instrument risks

The ECB presented the outcome of the workstream's scenario-based analysis to identify the risks posed by the different payment instruments. The RDG took note of the analysis and noted that certain risks, while significant, are not unique to the digital euro and some other, especially related to fraud, may warrant industry(ies)-wide collaboration.

Workstream A3: Brand rules

The ECB presented the interim report from the workstream on brand rules, covering both market standards and considerations specific to the digital euro brand. The RDG took note of the presentation.

¹ <https://www.ecb.europa.eu/press/intro/news/html/ecb.mipnews250409.en.html>

Workstream G1-3: front-end implementation specifications

The ECB presented the work done to ensure consistency between the three sub-streams covering the implementation specifications of the different interactions in the front-end domain. The RDG took note of the areas that were identified to improve consistency with other parts of the rulebook, including enhancing the link with all detailed design decisions, cross checking consistency across E2E flows, data requirements, UX requirements and back-end implementation specifications. The ECB also announced adding a new implementation specification document on data management.

Workstream G4: back-end implementation specifications

The ECB presented the report of the third sprint on the back-end implementation specification, which covered the specifications for the settlement service, fraud risk management service, dispute management service and data exchange service.

Rulebook workplan update and timeline

The RDG took note of the updated workplan for the delivery of the rulebook and welcomed the new timeline.

Any other business

The ECB shared a presentation on the foreseen interactions between the digital euro service platform and T2. The RDG agreed on an initial review of the slides after which a dedicated session on the matter for RDG members could be organised by the ECB.

Closing remarks

The Chair thanked members for their active participation and the constructive exchange and thanked the observers for their presence.

ANNEX 1. PARTICIPANTS TO 22nd MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG) on 28 April 2025

Representatives from the European retail payments market

Consumers – BEUC: Anna Martin
Corporate Treasurers – VDT: Regina Deisemann (*excused*), *Florian Buksmann*
Merchants – Eurocommerce: Atze Faas (*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
Payment Institutions – ETPPA: Ralf Ohlhausen
European Payments Council: Manfred Richels
SMEs – SME United: Gerhard Huemer
Electronic Money Institutions: Thaer Sabri
Acquirers – EDPIA: Piero Crivellaro

Representatives from European institutional bodies as Observer

European Commission: Laszlo Butt
European Commission: Céu Pereira
Polish Presidency: Karol Godlewski

Representatives from the European Parliament Committee on Economic and Monetary Affairs

ECON Secretariat: Cristina Ozon Pereira
ECON Secretariat: Daniel Nagel

Representatives from the Eurosystem

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

European Central Bank:

Patrick Papsdorf (Chair)
Sjoerd van der Vaart (Secretary)
Eric Tak
Mayte Arraez
Andrea Pinna
Helen Jørgensen
María Saenz de Buruaga Azcargorta
Panagiotis Papapaschalis
Paul Le Manh
Andreja Birsa Writzl
Pieter-Jan Thierry
Axel van Genechten
Magdalena Lesuisse
Prateek Gupta
Petranda Mansour
Nicola Fleischmann
Victoria Dyczka