

## Call for expression of interest for digital euro front-end prototyping

### Call for expressions of interest in providing prototypes for digital euro project payment solutions

The Eurosystem is investigating the possibility of introducing a digital euro. As part of this investigative process, there will be a prototyping exercise. One of the objectives of the prototyping exercise is to test an end-to-end transaction, starting at the front-end prototype (the object of this call for expression of interest) through the interface into the back-end (both will be developed by the Eurosystem).

With this in mind, the Eurosystem invites front-end providers – such as payment service providers, banks and other relevant companies – to express interest in taking part in a prototyping exercise that will explore front-end technical solutions for facilitating digital euro payments. The front-end prototyping is planned to start in August and will last until Q1 2023.

To express your interest, **please submit a full response (as outlined in detail below) to [digitaleuro-procurement@ecb.europa.eu](mailto:digitaleuro-procurement@ecb.europa.eu) by 20 May 2022, 17:00 CEST.**

For more information on the digital euro project, see the [announcement of the digital euro investigation phase on our website](#). The [digital euro glossary](#) also provides further detail on the terms used in this call for expressions of interest.

### How to submit your expression of interest

- 1) Fill out the Annex 1 - Application questionnaire, outlining your essential capabilities and specific capabilities. Providers that do not fulfil all essential capabilities will be excluded from the process. Specific capabilities are optional extras that companies can offer in addition to the essential capabilities.
- 2) **Optional:** you may also put together an introductory presentation of no more than three slides, describing the user-facing solution that you would like to put forward. This document will not be considered in the selection and is solely for information purposes.
- 3) Send your response – including the completed application questionnaire and, if desired, your introductory presentation – to Lydia de Jongh-Veneman, email: [digitaleuro-procurement@ecb.europa.eu](mailto:digitaleuro-procurement@ecb.europa.eu) by 20 May 2022, 17:00 CEST.

## **The prototyping exercise in more detail:**

### **Objective of the prototyping exercise**

The exercise aims to attract a pool of front-end providers with which the Eurosystem could cooperate when developing front-end (user-facing) prototypes. This pool will be created based on capabilities as specified further below. Selection at this stage does not mean that a provider will also be selected to provide a front-end prototype, nor does it mean that being selected into the pool or as front-end prototype provider confers any right for future collaboration or joint work in the next phases of the digital project, should there be any. Once potential front-end providers have been identified, the Eurosystem will invite them to explain the use cases covered by the prototypes at an information exchange session.

This joint prototyping exercise provides an opportunity to explore different use cases (e.g. different form factors, points of interaction, provision of value-added service).

The Eurosystem intends to select a limited number of front-end providers (up to five), based on the selected use cases. The expected method of cooperation as well as specific requirements (e.g. user interface branding, must-have functions) will be further explained in the information session, which is outlined in more detail below.

### **Selection criteria**

In the application questionnaire front-end providers will be asked to reply to essential capabilities and specific capabilities. The essential capabilities are to be understood as criteria to be assessed for every provider. A provider that does not fulfil all essential capabilities will be excluded from the process. The specific capabilities are to be understood as capabilities which companies fulfil on top of the essential capabilities.

Later in the evaluation, the Eurosystem will agree on the different use cases to be explored in the front-end prototyping activities. For each use case, a sub-set of specific capabilities will be assessed.

Not all specific capabilities have to be fulfilled by a company to be considered for the front-end prototyping activities.

Companies will be selected according to how well they match these specific use cases according to the specific capabilities.

Not all specific capabilities might be reflected in all use cases, whereas one specific capability can be relevant for multiple use cases.

The evaluation of the capabilities will take into account the experience and ability to deliver a specific capability. The experience is subdivided into “commercially deployed” and “prototyping/explorative experience” and can be understood as a backward-looking proof of expertise but should not be seen as a precondition for the ability to deliver. Companies providing compelling arguments on their ability to deliver without specific experience, will also be considered in the final selection.

### **Which proposals will not be considered**

Proposals will be excluded if they:

- were dispatched or received after the deadline;
- were substantially incomplete;
- were not submitted in English.

The ECB may also at its own discretion exclude proposals that do not comply with other substantial formal requirements

**Information session**

The Eurosystem will specify and select the use cases for the front-end prototypes and then organise an information session with the pool of interested parties.

During the session, the Eurosystem will specify:

- expected means of interaction (e.g. frequency of interactions, expected reports, testing expectations);
- contractual agreement and requirements for the front-end prototype;
- technical set-up of the Eurosystem back-end and interface.

Front-end providers from the pool have the opportunity to ask questions and directly engage with the Eurosystem to discuss the possible joint work.

After the information session, front-end providers can indicate their preference for the development of a front-end prototype for a specific use case.

Thereafter the front-end providers will be assessed according to the specific capabilities and a suitable number of providers will be selected by the ECB.

**Contractual agreement**

The ECB will present the detailed contractual obligations during the information exchange.

The contracts with the selected front-end providers will be awarded via direct awards and will be subject to the ECB's General Contract Terms.

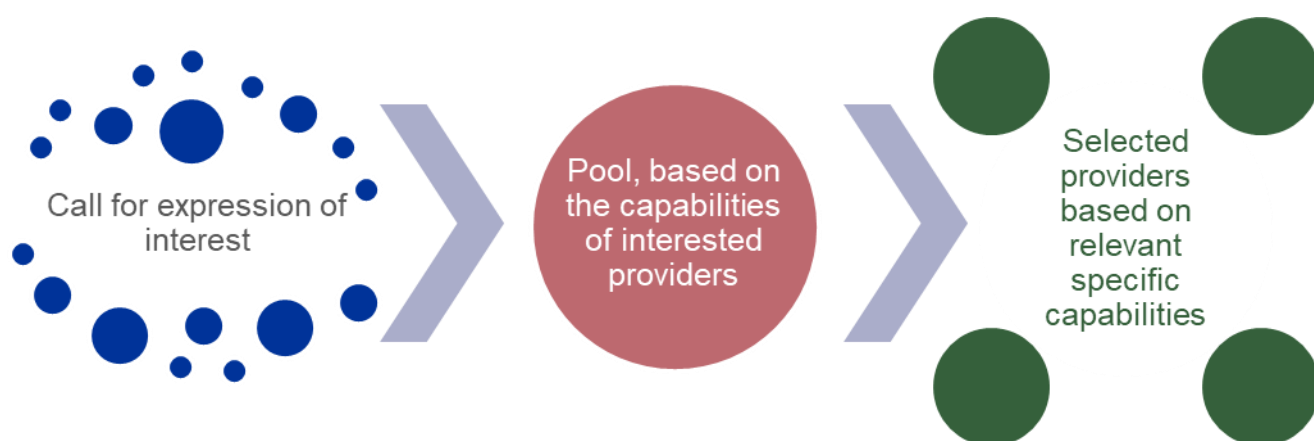
The joint prototyping activities are intended as a cooperative exercise and will not be remunerated by the ECB. All expenses will have to be carried by the providers.

The contractual obligations will be defined by the ECB and may include provisions on the right to disclose information on the joint prototyping to the public, as follows:

- The Eurosystem will publish the list of front-end providers selected for the pool and the companies selected for providing the front-end prototype(s).
- The Eurosystem reserves the right to publish the results of the joint prototyping work.
- Front-end providers selected for the front-end prototyping activities will be allowed to disclose the collaboration, without disclosing any content of the work.
- On request, the Eurosystem may offer front-end prototype providers the possibility of publishing their findings after review and with specific exceptions.
- The detailed specifications which front-end providers will receive for the joint prototyping activities might be published after the front-end prototyping activities have been finalised. This shall guarantee an even playing field, should the digital euro investigation continue.
- The front-end providers shall provide a report to the ECB that includes a description of the main learnings, mainly focusing on the end-to-end process for a transaction, the allocation of functions between the front-end prototype and the Eurosystem interface and back-end and the functionality of the interface itself.

Regarding the right to use the prototype in focus group exercises, the following applies:

- The Eurosystem might invite providers of front-end prototypes for that prototype to be used in a focus groups exercise.
- In this case, front-end providers will be asked to provide access to the prototype and to provide support in the provisioning. This work will not be remunerated.
- Providers will receive the possibility to opt out of this opportunity.



### Participant obligations

After signing the contract, the selected front-end providers will receive detailed specifications on the Eurosystem back-end and interface prototype. Prototype providers are expected to organise the front-end prototype development themselves, and will have the opportunity to frequently interact with the Eurosystem for technical clarifications, support and aligning integration expectations.

Front-end providers are expected to follow high-level Eurosystem requirements on the provisioning of a use case and the form factor but are invited to propose solutions regarding value-added services. After the start of the development, the Eurosystem will agree jointly with the providers on an integration testing plan.

Throughout the development, providers will have the possibility to provide feedback on the Eurosystem interface and back-end infrastructure. The Eurosystem development team strives to implement changes based on feedback on a continuous basis while it supports the goal of the prototyping exercise. This feedback can for instance also include specific data requirements to support a certain business model.

**Envisaged timeline for front-end prototyping activities**

