

Digital euro scheme Rulebook Development Group (RDG)

06 May 2025

Outcome

21ST MEETING OF DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP

Date: 20 March 2025 09:30 – 15:40

In Person – Sonnemannstr. 20, 60314 Frankfurt, Germany

Welcome note by the Chair and review of agenda

The Chair of the Rulebook Development Group (RDG) opened the 20th meeting announcing two changes in membership. The Chair recalled follow-up activities that took place since the 20th RDG on 4 February 2025, including meetings on latency, on dispute management and the RDG progress report¹. Subsequently, the RDG approved the meeting agenda.

Review of outcome from previous meeting

Participants were invited to share any comments on the draft outcome from the 20th RDG meeting. The written feedback provided by the RDG prior to the meeting was onboarded and the revised outcome will be published by the ECB.

Update on discussions with standardisation bodies

The ECB updated the RDG on its ongoing discussions with standardisation bodies, highlighting the commitment of making synergies -to the extent possible- by building on existing standards.

Update on identification

The ECB presented the updates it made to the rulebook section on identification, with a particular focus on the inclusion of the digital euro account number (DEAN) and the use of an alias as alternative identifier of a user. The RDG discussed the use of the DEAN on the card and discussed pros and cons related to the use of aliases.

Update on research on environmental footprint

The ECB presented an update on the environmental work in the context of the digital euro, highlighting the environmental friendliness requirements for the digital euro service platform (DESP) and methodology to calculate the environmental footprint. The RDG discussed the possibility to leverage data reported by payment service providers (PSPs) under the Corporate Sustainability Reporting Directive (CSRD) and other existing data, to limit the reporting cost of PSPs.

Workstream D1: Fraud rules

The ECB presented an overview of the developed fraud rules which were shared with the RDG for feedback. The presented fraud rules covered rules for performing due diligence checks on merchants by PSPs, payment authentication and interacting with the Risk and Fraud Management (RFM) component of the digital euro service platform (DESP).

¹ See [“ECB publishes progress report on digital euro rulebook”](#), 09 April 2025, ECB.

Workstream D1: Operational risk

The ECB provided the RDG with an update on operational risk management, concentrating on three key categories: (i) business continuity risk, (ii) cyber and ICT risk, and (iii) third-party risk. The RDG endorsed the general principle of leveraging the existing legislative framework and emphasised the need to examine risks unique to the digital euro. The ECB will present the draft operational risk rules at a forthcoming RDG meeting.

Illustrative user journeys

The ECB presented the updates made to the user journeys to ensure alignment with the end-to-end (E2E) flows, added new journeys, and reworked existing user journeys to reflect use cases and improve the user experience.

End-to-end flows

The ECB announced upcoming updates that will be made for the E2E flows. The updates focus on consistency analysis within E2E flows and between E2E flows and user journeys and alignment with business decisions. The RDG will review the full set of flows.

Workstream A3: Brand rules

The ECB presented the ongoing research into brand rules and provided an overview of the workstream. The RDG took note of the update.

Technical dispute management

The ECB introduced the topic of technical disputes, covering an overview of the reasons for technical disputes, process descriptions, dispute eligibility rules, evidence and specific scenarios for each reason.

Accessibility and inclusion

The RDG representative of the European consumer association BUEC (Bureau Européen des Unions de Consommateurs) presented an overview of factors impacting the use of digital payments and solutions to increase accessibility and inclusivity. The RDG welcomed the presentation and suggested to reflect the considerations in the workstreams. The ECB underlined the importance of accessibility for the digital euro.

Workstream G3: Front-end implementation specifications

The ECB presented several draft implementation specifications that were developed, covering e-commerce and m-commerce transactions, recurring payments and pre-authorisation.

Workstream G4: Back-end implementation specifications

The ECB presented an update on the ongoing work on back-end implementation specifications, covering specifications of interfaces with the settlement service, fraud risk management service, dispute management service and data exchange service.

Traceability matrix and rulebook workplan

The ECB presented the overview of closed and remaining comments from the interim review that took place in 2024. The RDG took note of the assessment that the remaining open questions relate to dossiers that have dependencies on outstanding decisions or external factors.

Feedback on RDG comments from outstanding written procedures

The ECB thanked the RDG members for the review and written feedback provided by all constituencies on the dossiers presented at the prior RDG. The RDG took note of the ECB responses that had been made available.

Any other business

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

ANNEX 1. PARTICIPANTS TO 21st MEETING OF THE DIGITAL EURO SCHEME RULEBOOK DEVELOPMENT GROUP (RDG) on 20 March 2025

Representatives from the European retail payments market

Consumers – BEUC: Anna Martin
Corporate Treasurers – VDT: Regina Deisemann (*excused*)
Merchants – Eurocommerce: Atze Faas
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
Acquirers – EDPIA: Piero Crivellaro

Representatives from European institutional bodies as Observer

European Commission: Laszlo Butt
European Commission: Ceu Pereira (*excused*)
Polish Presidency: Karol Godlewski (*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

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
Giulio Ronzino
Marcus Härtel
Paul Le Manh
Marianna Belotti
Andrea Pinna
Sebastian Siepen
Helen Jørgensen
Massimo Cappuccio
Piero Sciaudone
Axel van Genechten
Magdalena Lesuisse
Charles-Enguerrand Coste
Prateek Gupta
Greta Kasperaviciute
Petranda Mansour
Ana Carvalho
Victoria Dyczka